A MAN CONQUERS POVERTY

The Story of Friedrich Wilhelm Raiffeisen

Franz Braumann

Translated by Margery Hill

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Mayor in Weyerbusch

As Friedrich Wilhelm Raiffeisen reached the open heights behind Birnbach, he stopped for a moment. A late winter storm rumbled round the hills of the Westerwald and blotted out the view. Footprints were obliterated, and but for the double row of twisted rowan trees bordering the road, the traveller would certainly have strayed from the path.

Shading his snow-dazzled eyes with his hand, Raiffeisen looked about, seeking his direction. Then, shaking his head he said half-aloud to himself, with a smile: “Perhaps Weyerbusch is already just ahead of me and it is only my poor eyes that fail me.”

He ploughed further through the deep snow. A flurry of snowflakes blowing across the fields stuck to his strong glasses, but when he removed them, even the trees looked just like wraiths, their bare branches waving like restless arms about him. Soon the whirling snowflakes subsided and through the grey pall of snow some dark blotches appeared which the traveller recognized to be cottages huddled under their low-pitched roofs, their small windows blinking with an absent-minded look. No one was to be seen!

Raiffeisen hurried on. He had already passed the first cottage, meeting only a wretched cat, when a doubt again assailed him. He knocked on one of the doors. After a while he heard steps, a bolt was pushed back and the stubbly face of a man appeared in the crack of the door. “Is this Weyerbusch?” Raiffeisen asked, before the door could be opened wider.

The man blinked suspiciously under his bushy brows. “It is

indeed," he growled finally, adding, "You don't like our Weyerbusch, then?"

With a word of thanks Raiffeisen had already turned away, but looking back he said, "You certainly can't find things easy up here." Then, with a wave of his hand he regained the road.

Meantime, the sky had cleared and the traveller could now see right along the village street. The houses straggled along both sides of the road, their gardens separated by pine trees which only served to increase the sense of solitude and desertion; only the church tower gave a homely touch to the scene.

Raiffeisen had left Altenkirchen at eight that morning. He had originally intended to take a sledge but he had decided in the end to make his way on foot to Weyerbusch. His two small trunks could well be brought over next day by the carrier. He looked at his watch; in spite of his haste it was already midday. He was feeling a little weary after his long tramp through the deep snow, but was still in good spirits.

Was there still no one to be seen in the street? There, over there, someone was coming out of a barn. Raiffeisen hurried to overtake the man. Raising his hat, he asked, "Can you direct me to the Mayor's office?" The man nodded, saying: "You've come to the right person - I'm just going there."

Silence fell between the two men. Raiffeisen did not like lengthy explanations, and the peasant for his part was much too proud to show any curiosity. The village straggled along a narrow street and at the cross-roads stood the church and the vicarage, both plain but solid buildings. Some fifty paces farther on to the left the two men arrived at a freshly whitewashed timbered house. "The Mayor's office," the peasant remarked, as he opened the door with a large wrought iron key, motioning to Raiffeisen to enter.

Although he wondered that the man should thus enter an empty house, Raiffeisen said nothing. They stepped into a dark panelled room. In the middle stood an old wormeaten table and a cupboard filled half one wall. A rickety chair on which the peasant seated himself completed the furniture. The light was dim as the snow was driven against the panes of the only window. In the corner Raiffeisen noticed a meagre, fireless stove.

"You're a stranger in Weyerbusch, then," began the peasant. "What brings you here on a day like this?" As the stranger was still looking around with interest, he added: "I'm the parish clerk of Weyerbusch - as you must have guessed when I unlocked the door."

Thereupon, Raiffeisen who was still standing, drew from an inner pocket of his coat a paper bearing a seal, which he unfolded and laid on the table.

"This will introduce me to you," he said smiling and taking off his glasses, which had misted over in the warm atmosphere. The clerk took the paper and examined the seal which he recognized as that of the Landratsamt of Altenkirchen. But his eyes wandered uncomprehendingly over the big scrawling handwriting.

"You must read it to me," he said a little reluctantly. "I can't make this writing out." Raiffeisen knew the words by heart, but he pretended to read and concluded with the sentence: "Mr. Raiffeisen is hereby appointed Mayor of the Commune of Weyerbusch and will take up his office from to-day."

There was a short silence. The clerk hung his head and stared at the table. A week ago the district messenger had brought a letter from Altenkirchen. At the time he was quarrelling with one of the council and had pushed the letter into the cupboard at home and forgotten all about it. Now he was taken by surprise at the appointment of a new Mayor in Weyerbusch.

Raiffeisen perceived from the clerk's expression that he was unwelcome, but he also had his pride. The Weyerbusch Commune comprised twenty-two small villages whose parish clerks did more or less as they pleased. Only the post and the finances and general management were the responsibility of the Mayor. He was the link between the local offices and the Landrat in Altenkirchen and ultimately, the government in Koblenz.

The clerk realized with a sigh which could as well have been a suppressed oath, that he must now give place to the Mayor. As he rose from the chair, he stretched out his hand for the first time. "Welcome, then, to your new office, Mr.-eh?" "My name is Raiffeisen," said the stranger reluctantly, grasping the proffered hand and trying to look friendly. But he realized suddenly how cold he was.

"You are the last person I would have expected to be Mayor,

Mr. Raiffeisen. How old might you be?" the clerk asked with an embarrassed laugh. "27 this year." "Not yet 27!" The peasant was amazed. "Well, well, the government over there in Koblenz always backs young Mayors." As Raiffeisen remained silent he continued: "Then you are from the Rhine Valley, and the Westerwald will be as strange to you as America?" Raiffeisen shooks his head, "You're wrong there. I was born over in Hamm on the Sieg."

On hearing this the clerk became more friendly. "Why, that's no further away than Altenkirchen" - and falling into the local dialect - "So we shall understand each other in Westerwaldisch."

Raiffeisen felt that the ice was beginning to melt, so he continued in dialect. "I still understand Westwaldish - when it comes straight from an open heart." The clerk looked round, "Well, since you are here, I might as well show you the Mayor's office." He walked over to the cupboard. On the shelves lay bound piles of decrees, some leatherbound statute books, old newspapers and letter files. Over all lay the dust of the last four months since the departure of the previous Mayor.

Raiffeisen made a tentative move, lifting a paper here, a book there. Noticing his hesitation, the clerk said: "What I and my parish council have done by way of writing is in the table drawer. Weyerbusch needs hands and heads - not paper," he concluded contemptuously. "But just take a look at your house, Mr. Mayor." He opened the door to the living room, kitchen and bedroom, empty save for a couple of bedsteads and a stove. The young man turned pale. Since the dwelling went with the office, he had expected at least some furniture. Such cold, comfortless rooms made him shiver. "You can't live here until you have got some furniture," said the clerk. "Your predecessor took away everything that was not well and truly fixed! But the pastor keeps a room ready for any stranger who strays into Weyerbusch." Having said this he turned from the room. Raiffeisen followed dumbly into the office where the clerk was laying on the table a roll of paper he carried under his arm. "I was taking a paper to the schoolmaster," he said, "for him to prepare the agenda for the next meeting, but you will want to do that yourself probably."

"What do I want with an agenda?" exclaimed Raiffeisen, almost

roughly. “I shall be there and under ‘any other business’ you can announce my arrival.” The clerk shrugged his shoulders. This young Mayor was not the feeble type for which he had taken him at the first glance. Now he noticed the firm gaze behind the thick lenses. “Shall I hand over the keys of the office now, then?” he asked uncertainly. Raiffeisen nodded, asking, “Will there be a carrier to Altenkirchen tomorrow? I have two trunks waiting at the Commune office.” “I will order a carrier - unless the snow has closed the Hohlweg by morning.” With a surly nod the clerk went off.

Still clad in his overcoat, Mayor Raiffeisen stood alone in his office. The storm was raging anew around the house and snow spattered the window-panes. Slowly, he sank onto the empty chair and laid his head on his hands. He saw himself again as district secretary in Mayen in the Eifel hills. The almost unexpected appointment as Mayor had seemed the height of ambition. Away, only to get away from all the paper work of the regional chancery and find a vocation in helping living human beings instead of dealing with acts and decrees; to succour the needy and advise the ignorant - such had been his wish. What finer chance then could he have than as Mayor among the country folk? His patent sent him here “among the poor folk” of the Westerwald, though admittedly the fact that he himself came from the Westerwald had had some bearing on the appointment. Now he had achieved his wish - he was Mayor in Weyerbusch.

He felt a sudden anxiety and began to pace up and down in the chilly office. His courage was ebbing. Give it all up and get away again said a voice within. Tell them in Koblenz that you have changed your mind. There are other jobs over there on the Rhine that will suit you better. Raiffeisen clenched his teeth and shut his eyes to the wretchedness of his surroundings. When he opened them, they were moist. Crying? Had he not got over that during his military service? Yes, indeed, he used to weep over the beggar children who knocked at the door, hungry when he was always well fed. He pushed open the half-frozen window to cool his head. The snow had almost stopped and here and there were breaks in the clouds. He heard someone stamping snow off his shoes. The house door was quietly opened and there came a knock at the office. On the

threshold stood a girl, small and dainty, perhaps 17 or 18 years old.

Blushing, she curtseyed: “I’m Lisbeth Becker. My father, the pastor, sent me. The parish clerk told him you had arrived, Mr. Mayor, but as he can’t get about in the snow, he sent me to ask you to come to us.” The words came in a rush and now the girl stood silent not daring to look at Raiffeisen. He felt a stream of warmth flow through him, “You have come at the right moment, Miss Lisbeth,” he said, “for I was just…” He stopped in the middle of a sentence. Going away? No, no, that he would never have done. It was a passing fancy that, nothing more. Looking around, he felt no desire to stay longer in that room.

Pastor Becker was waiting on the threshold, leaning on a stick, for the stormy weather brought on his rheumatism. “May God bless your coming to this house, Mr. Mayor,” he said, shaking both the young man’s hands, his face beaming with pleasure. Indicating the table on which stood a steaming tureen of soup, his wife said, “You must be hungry after your long cold walk in the snow over from Altenkirchen.” “I see you already know all about me,” said Raiffeisen, and at the sight of the food, he realized how hungry he was. He felt completely at ease in the friendly atmosphere of the pastor’s home and already seemed to be one of the family.

“I came as a stranger to Weyerbusch, and even on the first day I am in a small paradise!” With a wry smile the pastor shook his head. “Weyerbusch is a paradise with many shortcomings; a land of hard-bitten, poverty-stricken folk; a poverty such as makes the heart hard and aggressive; a fact which you, as Mayor, will soon discover for yourself.”

Raiffeisen replied simply: “I find men treat you as you treat them.” The pastor shook his head doubtfully. “People won’t trust you right away, even though you come with good intentions.” He liked this young man with the friendly, honest bearing, but he must be forewarned what to expect, so that he did not become disillusioned and throw it all up as his predecessor had done.

“You can stay in the rectory just as long as you need to get your house in order, or” - jokingly - “such time as you set up a home of your own.” Set up a home! When Raiffeisen was alone in his room again, these words came back to his mind. Neither over there in

Mayen nor down in Koblenz had he so much as thought of a home. But today everything had changed. In the lonely isolation of Weyerbusch a man could only carry on if he had a home of his own. Home - home, for that one needed first and foremost a wife. Raiffeisen had never been able to get on with girls and did not approve of the flirtations of some of his military service friends. Later, with the "Euterpia" students, he had chatted with the girls and even danced with them - but never flirted. He was much too shy a peasant lad from the Westerwald, come at 17 into the great world of Koblenz.

But when he closed his eyes, a girl's face beckoned to him - just as it had done two years before, when he was so often in the Storcks' house - the apothecary at Remagen. But he brushed away the vision. Emily, the dainty, well-brought-up girl from the apothecary's comfortable house! What would she do in Weyerbusch among the poverty stricken hovels and the ragged, suspicious folk, where the snow lay thick although the flowers were in bloom along the Rhine. He dared not follow up such thoughts. First he must work - work - work.

Next day he was up to the eyes in work. He had set himself to learn all he could before evening about the people with whom he came into contact in his official capacity. Even the rudeness of the somewhat deaf clerk he was prepared to overlook.

Accordingly, he knocked next morning at the clerk's door and asked about the carrier who was to go to Altenkirchen. The clerk shook his head, "I haven't really thought about it," he said. "Can't the carrier go a day later? After all, you lack for nothing in the rectory just now." Raiffeisen had wanted to send a letter announcing his arrival to the Landrat, but he merely said, "All right, tomorrow." The office was just as cold as yesterday, and several hours' work at his desk was quite out of question. "Who looks after the heating in the office?" he asked the clerk before he left. "That should be the job of Constable Brandt's wife. You'll find her two houses further on behind the Mayor's house. But the lazy-bones will probably still be asleep in the straw. I saw her yesterday hobbling along with her bottle of gin." The clerk snickered. "You'll need a lot of patience with that old woman!"

Patience, patience, the Mayor kept saying to himself on the way

to Constable Brandt's hut. Standing outside, he could hear children squabbling, interrupted by a man's voice. He knocked and entered. A snuffy, drink-laden atmosphere hit him in the face. Some kind of soup was cooking over the open fire. On two benches against the wall and covered with rags, sat four children from about 6 to 12 years of age. By the table a man was cutting slices of bread. The screaming and yelling stopped immediately, and everyone stared at the stranger.

Raiffeisen greeted them and tried to smile, "Have I come to the right place? I'm looking for Constable Brandt's wife." "Constable Brandt - that's me," the man rejoined. "But, my wife..." He jerked his thumb over his shoulder at another room. "She's not around today. What's it all about?" he asked inquisitively, coming nearer.

Raiffeisen's one desire was to get out of this room as quickly as possible. "I'm your new Mayor, Mr. Brandt, and I want your wife to get the stove going in my office." "The Mayor!" the man turned pale and he tore open the door into the other room, shouting, "Get up old girl. You must go and get the stove going in the Mayor's office." He got nothing but a growl for an answer. "Something will have to be done," he said, scratching his head: "Something must be done. I'll get the fire going in the office myself. Don't move, you kids, till I come back - and get your mother up!" He ran out of the door towards the Mayor's house.

Raiffeisen had the key, however, and by the time they met at the door, he had recovered his calm. "Bring me wood and kindling. I will make the fire myself today. Tomorrow your wife must see to it by 7 o'clock." "By 7 o'clock, yes by 7." Brandt nodded, but in the woodshed he shook his head. It would be hard to get his old woman out of bed by 7 o'clock. The best thing would be for him to take on the job himself. From now on he must keep sober - every evening - every evening...

When he first took up his duties, Raiffeisen sat far into the night at his desk. Since the autumn no reports had been made; he was his own scribe, he answered questions, filled up cards, sent the police to report on all twenty-two districts.

In March, when the snow began to melt, the Mayor called in the

carpenter and jointer to partition off his office so that people wanting to see him would have somewhere to wait instead of having to stand about outside or crowd into the one room out of the rain.

As the days passed he felt increasingly inclined to get away from the stuffy office. The vase of anemones and primroses which Lisbeth put on his desk brought promise of warmer days. Raiffeisen wanted to get gradually round to all the villages to have a chat with the parish clerks and visit the cottages, although when he thought of the Brandts' cottage, he shuddered. In the meantime, however, the melting snow had turned all the roads to a quagmire in which carts sank up to their axles.

"You ought to see the paths to the villages, Mr. Raiffeisen," Lisbeth said in answer to his complaints. "Most of them are impassable so people have to carry what they need in baskets on their backs."

"Luckily they don't need much!" was Raiffeisen's response.

But Lisbeth was serious. "Bread and potatoes are already finished in many homes, and people are going to Altenkirchen for bread. Of course, the dealers are bringing it round, but then it's much dearer."

"Where do people find the money then?" asked the Mayor.

"Oh, the dealers give credit - only the baker in Altenkirchen insists on cash." Lisbeth knew from what her father said, how badly off many of the folk were, but as yet they hid their affairs from the new Mayor.

As the state of the roads improved, more and more children drifted back to school in Weyerbusch. Often the schoolmaster came to the Mayor's office where he was able to earn a little extra money doing jobs for Raiffeisen.

Schoolmaster Weiher never complained, for he had long ago submitted to the inevitable. Only once had he appeared troubled as he sat opposite the Mayor. He had come from a burial and still wore his mourning band. The child of one of the casual labourers had died.

"Little Emily ought never to have died!" he said bitterly. "She had over an hour's journey every day. Her clothes and shoes were often through and she caught her death of cold in the damp and mildewed class-room." The Mayor looked up: "Damp and mildewed — is it

as bad as that in the schoolhouse?" he asked. He had already been more than a month in Weyerbusch and had not yet seen the school.

"The schoolroom is a hole!" was the brusque rejoinder. "When only a few children turned up for school, I often took them into my place which, being the attic, was drier. But I couldn't squeeze in fifty, sixty, seventy children."

Raiffeisen pushed aside his papers: "Come along, I must see the school."

The old schoolhouse lay at the far end of the village. It was only a peasant's cottage whose owner had gone overseas and it abutted right on to the forest. On the ground floor the dividing wall had been ripped out and the ceiling propped up on pillars, to make a single fairly large room. As Raiffeisen entered the schoolmaster's wife was brushing down the walls. "The mould keeps on growing on account of the damp. The plaster comes away and there is woodworm in the floorboards. All the books in the cupboard are mildewed. We only get sun in the afternoon."

The Mayor's heart contracted; silent, grim-lipped, he turned and went. But next morning he stood again in the over-crowded classroom. There were not enough forms so that the children were perched even on the windowsills. Pale, undernourished faces stared curiously at the strange man. Only here and there was a chubby-faced, happy child.

"There, by the back wall, little Emily sat last. I let the children change their places frequently, so that none comes to too much harm. But with that little girl, I was too late." The teacher's voice was sad.

The Mayor sat down in the dead girl's place and leaned against the cold wall, his eyes closed, while the children went on with their lessons. Gradually he became aware of a musty odour pervading the room, which gave him a headache, but nevertheless, he stayed the whole four hours with the children.

By the time the class was dismissed, he was very pale. "Something must be done - now - immediately!" he said half-aloud. He blamed himself for sitting immersed in papers up there in the warm office while a few houses further down the road the children were coming to harm.

The Commune Council was surprised when the Mayor called a meeting after service one Sunday morning, but as they were all there in Weyerbusch, they obeyed the summons.

"There is only one item to be discussed today - the school," Raiffeisen began without more ado. In a quiet, hesitant voice he described his experience in the schoolhouse, but gradually his voice gained strength and light came into his eyes.

"There can be only one decision - that we build a new school!"

The seven members of the Council and the parish clerks of the neighbouring villages had listened in amazement and now they were gaping open-mouthed.

"We will all help," Raiffeisen continued. "The peasants will cart the sand, bricks and mortar; the artisans will give their labour. And I myself will willingly give a part of my salary every month until the school is built. In this way we shall not need to call on the Commune funds."

"It would be better to give the money to the poor," one of the Councillors interpolated.

"The children are the poorest," was Raiffeisen's brusque rejoinder.

Only the parish clerk had said nothing so far. Now he rose: "The Mayor must not put us to shame with his offer. We will build the school!" Passing a hand over his weak eyes. Raiffeisen wondered if a miracle had happened. The very man from whom he had least expected support was all for building the school!

In the succeeding weeks the first wagons began to roll up, and the gay sound of whips rang through the village. Raiffeisen sat late into the night drawing up the plans.

Almost overnight the school began to take shape.

Scenes of Childhood

Raiffeisen made an effort, even after he became Mayor in Weyerbusch, to keep in touch with his former student friends of the "Euterpia" circle in Koblenz. Euterpe, Muse of Music, was the name given to their circle by a group of young students, now mostly clergymen. They did not indulge only in music making and amusement, but argued for hours at a time on philosophy and the meaning and purpose of mankind in the world. Raiffeisen sorely missed these discussions. He still lived in the pastor's house where the table talk ranged widely over mankind and the world, but the old man had become fixed in his ideas; he knew that his active days were long past, and when young Raiffeisen sometimes broke out into flights of imagination, he could no longer follow. "Set your course for the impossible, Mr. Raiffeisen," he said with a smile. "Then you may hope to achieve the possible!"

Raiffeisen was specially friendly with Karl, the son of his school-days teacher, Bungeroth. One day at the end of April, he sat down to write to Karl: "Here I sit, a lone prisoner among the moors and forests. When I go through the village in the evening after work and see the labourers in the inn, drinking themselves into a sort of happiness, I realize how hard it is to change other people's lives. I have written an article on the evil caused by gin, but it only occurred to me afterwards that those whom it most concerns cannot read it.

"At dusk I wander alone by the forest behind Weyerbusch; only an owl hoots mockingly; there is no one waiting for me. From this,

Karl, dear friend, you will understand my request. Take a day or two off and come and see me in Weyerbusch. Then we can walk over to Hamm and retrace the days of our carefree youth!"

Four days later, Karl Bungeroth arrived on foot from Altenkirchen in answer to his friend's plea. He had just passed his final theology examinations and was awaiting appointment to a parish. The spring greenery was at its most enchanting; woolly white clouds floated in a sky of boundless blue and the air was full of the song of larks and the shrill twittering of swallows.

Young Bungeroth strode into the dark office, his face beaming with happiness. "Man, what a paradise has God sent you to!" was his greeting. "While down there on the Rhine we have to endure the dust and dirt of noisy streets, up here Weyerbusch rejoices in the bluest of heavens, and there is no other sound but the song of birds and the murmuring of the brook!"

Raiffeisen's heart responded to his friend's joyful mood, and he had no wish to spoil the first impression of Weyerbusch by telling of the never-ending fight against want, of begging children and quarrelling neighbours, and of the dealers' greed for money, all engendered by the all-pervading poverty.

Karl was eager to get going: "Now, since you asked me to come, put away all your papers and come with me over to Hamm. It's ten years since I visited the old home."

The Mayor felt he really should not take two whole days off from his work. But his friend's eagerness tempted him. He ran over to the new school building, which by now was rising from the ground, to ascertain whether he would be needed there; then he put off a couple of disputes over boundaries which had to be settled. Finally, he handed over the keys of his office to the parish clerk whom he appointed as his deputy, an expression of trust which was greatly appreciated.

"So you're going over to Hamm? Just take a look at Nest in the Sieg valley. Once upon a time an old flame of mine lived there….but that was forty years ago. Euphrosina and I would be surprised if we set eyes on each other now. Better forget the follies of youth!"

Friedrich Wilhelm and Karl were burdened with no such memories

as they left behind them the last houses of Weyerbusch. Nor had they any luggage save an overcoat, since the pale sunshine did not promise that the fine weather would hold. Hamm was not more than three hours distant, and they could get something to eat at Rimbach or Hilgenroth if they were hungry. And in Hamm itself was the little inn which his mother still kept. His mother. . . . Friedrich Wilhelm had not seen her for more than a year:

> "When the road leads home to mother,
> Joyful is the journey!"

As the two friends went along the road to Rimbach, they burst into song. They felt free and merry as in the old days, when they had wandered over the length and breadth of Germany on their holidays. Karl slapped his friend heartily on the back; "Now you are on the way back to the place where seven-and-twenty years ago you began your pilgrimage in this world!"

Raiffeisen only nodded and fell suddenly silent, seeking to delve into his dim early childhood. He saw a high bed in a darkened room, the white pall reaching almost to the floor. Two candles burning in front of the bed flickered as the door was opened. On the bed lay a tall, pale man, quite still, his hands folded on his breast. He spoke no word more, not even to the weeping mother. And then, suddenly, he was gone. Afterwards, Friedrich Wilhelm had revisited that room with a feeling of dread that the silent man might as suddenly reappear on the bed. From what his mother had said later on, the man must have been his father, Mayor Raiffeisen of Hamm. No other memory of his father remained, for the boy was only just over four years old at the time.

Behind Rimbach the wanderers were swallowed up by a thick silent wood. At the bottom of a deep gorge flowed a small brook whose waters joined the river Sieg. The friends stopped to gaze across the gorge to the meadows along by the Sieg. Both already knew the road to Siegburg and Cologne, but the uplands where they now stood were fresh ground. Raiffeisen pointed towards the distant sunny fields: "Over there we ran away from our youth; today we seek to return to it." Karl Bungeroth pressed on: "Let's get on into the brighter part, it's depressing out of the sun!"

Across the gorge they entered a beechwood; the silver trunks shimmered, the buds were just bursting. When the wind rustled the delicate leaves, the two young men felt as though they were walking through rippling green water. Karl turned to his friend: “Poor Friedrich Wilhelm, in your loneliness you imagined that only down there by the Rhine was the world beautiful!”

But just then, near Hilgenroth, a dog sprang barking round their legs. In waving it off with his stick, Raiffeisen, without meaning to, hit it over the nose, and it ran off with a howl towards one of the cottages. A woman appeared and yelled after them: “You good-for-nothings, all you can do is hit a poor little animal. You deserve a beating, you bloodsuckers of us poor folk!”

Raiffeisen’s heart missed a beat. What bitterness must these people feel to scream “bloodsuckers” after ordinary passers-by. After a silence, he turned to his companion: “Presumably as a child that woman was brought up in religion; perhaps even now she still hears the word of God on Sundays. But any teaching of faith, hope and love is useless unless it is borne out by deeds.” He considered how such an ancient truism could be expressed in a new way: “The sole task of our lives must be to transmute into deeds the great precepts of religion.”

Young Bungeroth nodded in agreement: “A great preacher is lost in you, Friedrich Wilhelm.” But Raiffeisen shook his head: “There is no lack of preaching in the world - only of doing!”

Thus, as they tramped along, the two friends exchanged ideas as to how the world could be made a better and more wholesome place for the needy and dispossessed… In Hilgenroth they went to the inn for some refreshment, but there was only hard cheese and still harder bread to go with the beer. The landlady laughed at their attempts to bite the bread: “Bread is scarce now and the older it is, the mouldier it gets! But if the gentlemen have money, I can soon bake a scone.” Bungeroth was all for it, but in his mind’s eye Raiffeisen still saw the horrible, yelling woman: “We will do as others must do, gnaw with a good will!”

Leaving Hilgenroth, they turned again into the quiet countryside. Day was already fading into evening and their shadows grew long: from the depth of the valley rose the lowing of cattle, and gradually

a deep sense of peace spread over the Westerwald. It was twilight as the two friends saw the twin church towers of Hamm over on the hillside. The village nestled round the churches and the whole place hung like a swallow's nest on the steep slope which fell away to the river Sieg. The village folk had already gone home, for there was a chill in the evening air.

The young men's footsteps rang along the stony street. Raiffeisen bade a goodnight here and there, but none recognized in him the child from the Lantzendörffer's house. Full of anticipation, he turned into the narrow lane at the end of which stood his parent's house. What if his mother was already asleep and the house in darkness? Now he could see the gable half hidden by a lime-tree. Here for generations had lived the Mayors of Hamm. Friedrich Wilhelm's father had come as a young man from Schwäbisch-Hall in the Westerwald, and had in 1806 married the Mayor's daughter, young Amalie Susanne Maria Lantzendörffer, becoming Mayor when the old man died.

As the friends strode into the courtyard, a light appeared in the window. Friedrich Wilhelm knocked on the windowpane. He had always looked on this as the nicest moment when he came home from his military service and waited breathlessly for the first sounds from the house.

"Yes, who is it wanting to come in? In a minute I'll open the door." It was his mother's voice. Karl followed on behind him: "You'll have to beg a bed for me too."

A small white-haired woman holding an oil-lamp stood framed in the doorway. She blinked in the darkness. Perhaps her son's weak eyes were inherited from her.

"It is I, mother, don't you know me?" He stepped nearer.

"Friedrich, you've come!" said the woman joyously. Then she saw his companion. "Whom have you got with you?"

"This is Karl Bungeroth. Don't you remember the schoolmaster's boy?" Yes, of course she remembered him. "Come in quickly. Your brother Hermann has gone across country and won't be back till tomorrow, but your sister Magdalena will soon have supper ready for you both."

As in childhood days, the oil lamp still shed its mellow light over

the room. The friends sat down at the table, and when Raiffeisen's sister came in from the kitchen the talk went back to former days when their mother had all the children round her in the house. Nostalgically, she recalled the years whose memory she hid in her heart with much that the children had forgotten as they grew up.

"When your father died in 1822, I was left with you eight children. Juliana, the eldest, was barely fifteen. I had to give up the Mayor's house and I needed outside help to run the small holding."

"But didn't uncle Lantzendörffer stand by you then, mother?" asked Friedrich Wilhelm.

"In those days he was only a young government official in Koblenz, but he helped me later on to get the girls into good service jobs. You boys, being younger, stayed on longest at home."

"Is Pastor Seipel who taught me Latin still alive?" When he came home Raiffeisen never failed to ask after him.

His mother nodded: "He would be so pleased if you went to see him tomorrow. At first, I didn't approve of all that education; I hoped you would be a real hard-working countryman who would put the Lantzendörffer property in good shape again. After your father's death I had to sell a lot of land to pay the debts to the usurer who had been pressing us ever since we let him put cattle in the stall against a third share."

Friedrich Wilhelm had known nothing of all this. He recalled that at 15 he had worked as a labourer for some of the better-off farmers. He grew into a strong sturdy lad who could sharpen his own scythe and cut a broad swathe as well as any grown man. People liked him. Every evening he brought his wages- just a few shillings - home to his mother. Even in those days, he could see through the sharp practices of the cattle dealer König, so that the peasants took to coming to him to work out the interest on loans or the deposit on cattle, which they compared with the usurer's figures. Once the enraged cattle dealer had struck him across the shoulders with his stick. "That was the only blow in my life which I couldn't forget!" commented Raiffeisen with a grin.

"Dealer König has been dead a long time. His children quarrelled over the property which he had amassed through usury. For a year

they lived a riotous life and then disappeared from Hamm," the mother concluded.

The night was well advanced when the folk in the Lantzendörffer house went to bed. Friedrich Wilhelm listened to the soft rustling of the house, the creaking of the old cupboards, the whispering of the straw mattress; all the sounds he recalled from days long past. Here began my days in the world of men, he mused as he listened. How much have I achieved of the work to which God has appointed me? When will the reckoning come, when I must give my life back into God's keeping? His mother had brought up all her children to be deeply pious, and since his boyhood, Friedrich Wilhelm had been in the habit of reckoning up the day's achievements before going to sleep.

Next morning, Pastor Seipel received his young visitors with great joy. "So the young birds who flew out into the world have come back to the nest," he said. He was especially interested in the progress of young Bungeroth who, like himself, was in the service of God. Confused, Karl shook his head: "There is nothing much to tell about myself. When my parents came to Neuwied I was able to go to the Grammar School and later to study theology in Bonn. My career is still before me." He looked at Raiffeisen: "Now it's your turn, Friedrich Wilhelm." He also seemed embarrassed, but the pastor dragged from him the events which had led to the Mayor's office in Weyerbusch.

At 17, Friedrich Wilhelm had gone out into the world: a world which for all Westerwald folk meant the valley of the Rhine. His body was like forged steel from hard work and day-long tramps. He had read all the books and papers which strayed into Hamm. And from many descriptions he had acquired a fancy for military service. His mother's brother, Hofrat Lantzendörffer, got him in as a volunteer to the 7th Artillery Brigade in Cologne, where he served for three years, coming through all the tests with flying colours.

"In 1838 I was sent to the School for Inspectors in Koblenz," continued Raiffeisen. "In the whole of Prussia there are only three such schools in which selected subalterns in the artillery are trained as senior gunners. At the end of the course the men know as much

about mathematics, chemistry and physics as any Grammar School boy. In 1840 I sat for the exam in advanced gunnery, and afterwards I returned to my unit in Cologne."

Young Bungeroth saw that his friend was at a loss how to describe what had happened next in his life. So he himself continued the story…."But after another year's service before passing on to the Officer's Training stage, the eye trouble began and Friedrich Wilhelm was seriously ill in hospital for several months. After a subsequent eye examination, the doctor stated that he was not fit for an officer's career. I often visited Friedrich Wilhelm in hospital, as he was very depressed and for a long time didn't know what to do next. In the end he found a new career. He was taken on in the Administrative Department of the Royal Prussian Government in Koblenz."

The friends looked at each other. "I would never have got through those years of paperwork if your student friends had not welcomed me into the 'Euterpia' circle," Raiffeisen continued. "Among you I found my first lifelong friends and to be with you was an all-round education."

Pastor Seipel rejoiced to see the sympathy between the two young men and was glad that the seed which he had planted in their hearts had grown strong. After sharing his midday meal, they bade him goodbye.

Raiffeisen had always been fond of long walks. For a whole afternoon he and Karl roamed through the woods round Hamm and along the winding River Sieg. The flowery, scented meadows in the peaceful valley, the lowing of the cows and the play of sunlight on the steep inclines fringed by the dark forest made a deep impression of peace and happiness.

He had originally intended staying away only one day from Weyerbusch, but now he decided to stop a second night with his mother in Hamm. By the third day, however, he felt he must return to work, although Karl suggested they should go on to Siegen where a sister of the newly appointed pastor lived. Karl's eyes twinkled merrily: "It's high time you took a look at the girls. Or are you going to stay alone forever up there in your Weyerbusch?" Rather too emphatically, Raiffeisen shook his head. "Spare me," he said. "Do you think the woman lives who would follow such a dried up, clumsy chap as myself to Weyerbusch?"

“Now don’t protest too much,” Karl responded. “Or is my advice perhaps already unnecessary?”

Friedrich Wilhelm’s mother tried to persuade him to take a carriage back to Weyerbusch: “It would be too undignified for the Mayor to arrive on foot!” But he set her mind at rest: “On the whole road from Rimbach to Hamm, I passed many small villages in my district, but not one single person recognized me. And the Weyerbusch folk are used to seeing me about on foot.”

In Hamm the friends parted. “Next time you are down by the Rhine, don’t forget to come and see me — though, of course, you may have something more important to do!” Karl said with a wink, as a parting shot.

Something more important to do - something more important? Raiffeisen wandered thoughtfully on. When he reached Pracht, he looked back once more towards Hamm. The first cherry blossom was out, shimmering between the grey houses, but gradually it was lost in haze as he continued on his way. There he had enjoyed memories of happy childhood days - but now before him lay his life’s work. On - on to new goals: and on the road waited new people. If only he could meet the right ones who were ready to follow the same road with him! He was so deep in thought that he saw nothing of the road; the sun pursued its course; the spring buds were bursting, but none of it did the wanderer see; not once did the song of the birds penetrate his ear.

As the sun went down behind Uckerath woods, Friedrich Wilhelm realized with astonishment that he had already reached the outskirts of Weyerbusch. In his heart he had made a great decision.

A Wedding in Remagen

Next morning the sky was a pale, misty blue. For the first time Raiffeisen felt more drawn to wandering through the Fohren woods behind Weyerbusch than to sitting down in the cool Mayor's office. Ever since he awoke he had been pondering on the decision made on the road home from Hamm. He was, however, too conscientious to give in to the desire for a walk on his own, the more so as he regarded the walk over to Hamm as a bit of a holiday, since he had never asked for any while he was district secretary in Mayen.

When he called at the parish clerk's house for the key he was received with surprise. "You're back already from Hamm? Was there nothing there to keep you longer then?" "I stayed a few hours with my mother. But what else should there be to keep me there?" Raiffeisen asked in surprise.

"Well now, what else might it be?" The clerk made his meaning clearer: "It might be that our young Mayor was looking around for a bride!"

Alone again, Raiffeisen shook his head wonderingly. Several times someone had said just what he himself was thinking. And to-day, ever since awaking, his mind had been dwelling on a young woman. But she certainly did not live in Hamm.

In the office everything was just as he had left it. Not a single paper had been moved. The floor had been swept but there was dust on the table. The flowers in the little vase were faded and just today Raiffeisen felt a longing for flowers. In the garden the daffodils

were out; he need only go out and cut them. As the shining golden blossoms stood before him on the table, he felt so happy that he could get on without more ado, with checking the accounts of some of the surrounding villages.

After a while someone knocked, and on his "come in" the pastor's daughter Lisbeth stood on the threshold holding a bunch of flowers. When her glance fell on the table she blushed and seemed confused. "You already have some flowers, Mr. Raiffeisen. I was just bringing you a small bunch. Excuse me!" Lisbeth bowed her small blond head and fled.

All at once he understood. The pastor's daughter was in love with him. Raiffeisen found it hard to settle down again to his work. The accounts of the Gutenrat Commune, the entries for wood-cutting, road tolls, and the meagre taxes all got mixed up with the projects for poor relief, for a damaged bridge and the estimate for school maintenance.

Pushing his work aside, he laid his head on his hands. When he closed his eyes it was not the face of little Lisbeth which appeared before him, but that of a girl whose picture he had carried in his heart for two years now. Yesterday, he had come to realize that he loved Emily Storck from Remagen.

He had made the acquaintance of the apothecary's daughter when he belonged to the Euterpia circle. The young folk used to meet here and there in each other's homes and there had been excursions and parties. On Emily's 17th birthday, apothecary Stork had given a jolly party with dancing.

Raiffeisen, then a young government servant, had soon perceived that the gentle, brown-eyed girl liked him, but he was still only a shy peasant lad among sophisticated townspeople. Their conversation was confined to everyday things, and it never occurred to anyone in the group that the two young people took more than a passing interest in each other.

"Come and see us again. Mr. Raiffeisen," Emily had said as she bade him goodbye. Raiffeisen had felt this invitation to be more than a lightly spoken convention and it was with a joyful heart that he thanked her. Soon after, however, he was transferred from Koblenz to Mayen in the Eifel as "Acting District Secretary," so that this

promising friendship was interrupted. They had indeed seen each other again once or twice - but how could an "Acting District Secretary" whose position was in no sense secure, make serious approaches to a young lady? For Raiffeisen's deep-seated religious principles made any passing affair out of the question.

He was still living in the pastor's house, but he had once or twice thought of setting up his own establishment. He was not in any hurry, however, the more so as he had promised to put part of his salary towards the new school and wished to continue doing so until the building was completed.

Now, however, everything had changed. He must strive to fix himself up in his own house as soon as possible. And now with the position of Mayor he could dare to think of setting up a home.

In the meantime a messenger had come asking him to go over to the school building. He put aside the accounts for the day, since he had asked two peasants to come in the afternoon for settlement of their quarrel over a boundary. Then the road from Birnbach to Weyerbusch was to be planted with trees to fill the gaps caused by a storm the previous summer. And one of the labourers' cottages had such cracks in the plaster that it would have to be vacated. The family was resisting ejection tooth and nail, and Raiffeisen had hitherto fought shy of invoking the law against them. Perhaps the tumble-down cottage could be shored up again.

So the day passed. In the evening Raiffeisen went to his room immediately after supper. The lamp flickered a little as he seated himself at the table and began to write.

"Dear Miss Storck,

"Dare I hope that you still remember me? More than six months have now passed since I last wrote to you from Mayen in the Eifel, and in the meantime things have changed somewhat for me. I have now been appointed Mayor for the Commune of Weyerbusch and for over two months I have been up here in the Westerwald. My work as Mayor keeps me busy. And it is not always easy in the "land of the poor folk." The penury of many people affects me deeply and there is not much that one person alone can do. New ways of getting rid of the causes of poverty must be found. I am trying hard

to find them but hitherto they have not been apparent to my limited understanding. However much there is to do and however willingly I carry out my new work, I often feel very much alone. The gay times filled with the friendships of 'Euterpia' are over. A new stage of life, and I think a decisive one, has begun for me. Here I shall have no lack of problems from which there could develop a greater understanding of the hidden richness of human life.

"I write purposely 'could' for I still lack the ultimate firmness of character and the inner conviction which a man should possess. But so often what is lacking is just someone to advise or merely even to share."

Having written this much, Raiffeisen put down his pen. Would these words seem a direct wooing or a sudden attack designed to influence Emily's final decision? He wavered and was on the point of crumpling up the last page of the letter. Wasn't it too presumptuous, too self-complacent, what he had just written?

But here Raiffeisen's driving energy towards a particular goal began to re-assert itself. He had a definite end in view in writing to Emily Storck and as it was an honourable aim, he had, tactfully or otherwise, to make his meaning clear. Smiling, he sat down to the letter again:

"I am thinking of setting up my home in the Mayor's house. Who could be better qualified to advise me than a young woman who must often have thought about how she would like her own home to look? A man really knows no more about it than that the furniture should be gay and comfortable, that the cupboards should be clean and tidy and that a table should stand in the middle of the room to be covered with simple, wholesome meals. However, I will cease this joking and ask you in all seriousness if you can advise me and help me with pictures or catalogues to fix up a suitable home, for I am still boarding out and wish to put an end to these circumstances as soon as possible.

"My letter has become rather long-winded, but I venture to send it on the strength of our friendship in the 'Euterpia' circle and with the hope that it may endure for ever.

Your most devoted,
Friedrich Wilhelm Raiffeisen"

After sealing and addressing his letter, the writer stood for a long time at the window. As always, the sentences had given clear expression to his thoughts; he did not wander from one idea to another. For only a moment had he hesitated whether to send the letter as it stood. In the end, however, he did not alter a single word. It must all be said once and for all - this and much more!

Making up his mind not to dwell on the letter, Raiffeisen went about his work with renewed zeal. The paths and roads in his district now needed his special attention. Most of the carriage roads were only dirt tracks without solid foundations. The peasants simply filled up the ruts with spruce branches or potato haulms, and with the next fall of rain such roads were transformed into one huge morass along which no one who was not obliged to, attempted to pass.

Such impassable roads were one of the reasons why all transport of men and their few goods was frequently brought to a complete standstill; and also one of the causes of the decay of the meagre cottage industries of weaving, pottery, basket-making and embroidery.

Mayor Raiffeisen realized that here he could put to good use the knowledge of road building which he had gained during his service in the artillery and the inspector's school. He sought out disused stone quarries and heaps of stones left behind by ancient rivers in many a hollow in the Westerwald, and set to work to repair the roads. There was no lack of labour for such work. But it had to be paid! "Perhaps you will discover a gold mine, Mr. Mayor," jeered some of the parish clerks. "That would also solve the problem of paying for these new-fangled roads!"

Raiffeisen realized that he must inspire confidence if something was difficult to achieve. He who waited until all opposition died of itself would never achieve anything.

"When once good roads are made they themselves will become goldmines for your districts. What you harvest and what you make at home will find a much quicker road to the customers and then the money will flow into the district," was the young Mayor's response. He was the youngest in the circle of parish clerks and could not therefore expect to put his ideas over by virtue of seniority alone.

Of course, his road-making enthusiasm came up against many

obstacles. When there was no money the labourers stopped work. But where another would have given in, Raiffeisen was often able to find a way around. Many people owed taxes to the Commune which they could work off. Under the statutes, these people had certain responsibilities in return for the use of grazing land or the right to gather wood from the forests belonging to the Commune, which had gradually fallen into desuetude. For these Raiffeisen required either cash payment, or a certain amount of work.

"You won't make yourself many friends that way," sneered the clerk from Weyerbusch, for he had himself tried in vain to tap this source of income.

The Mayor defended himself: "I will convince these folk by results. No man may think of himself alone when it's a question of improving the common good." The common good - convince by results - not think of themselves alone! The young Mayor was certainly suggesting some fresh ideas to the Weyerbusch folk!

Thus Raiffeisen was kept from brooding day in and day out on his letter to Emily Storck. Though the picture of the quiet girl from the Rhine, with the dark hair and almost too pale face was behind all his daily work, far from disturbing him, it did but bring him renewed strength for further effort.

The reply came in less than a week. As he opened the letter he felt he had reached a turning-point in his life. On this letter depended his hopes for the future. Would they be realized, or must he bury them?

"Dear Mr. Raiffeisen,

"Your letter was a great and pleasant surprise. While I imagined you still secretary of a government department in Mayen, you had secured an important and worthwhile post as Mayor. But it is always so. If a man strives after the great and worthy he eventually achieves it. You yourself are an irrefutable proof of this. When I think of your future, I am sure you will achieve great things, once a cause seems to you useful and worthy.

"But now you ask me for advice as to how best to set up house. Frankly, I am myself quite inexperienced in such matters, although I have my own ideas of what a home should be like, to provide the

peace and comfort which a man busy in the wide world needs to acquire renewed energy. But whether these would meet with your approval I would hardly dare to hope. I have consulted my parents and they think the best plan would be for you to come down to the Rhine yourself, as it is much quicker to talk things over than to write long letters. And you will of course be most welcome here. Write us, therefore, on which day you can come. We shall be most happy to receive you in our house."

The letter, in delicate hand-writing, ended with a cordial greeting from the whole family, and the signature — "Yours sincerely,

Emily Storck"

Friedrich Wilhelm was at a loss to know how to still the jubilation which burst from his heart. Of the whole letter he only recalled a few words after the first reading — "Most happy to receive you." These alone said all he had hoped for.

But Emily had quite understood what he really meant. He sat down to write a second letter. It would have perhaps been more polite to let a day or two elapse for appearance's sake. This time, however, there was something else at stake. If Emily really loved him, as he now dared to hope, then he did not want to keep her waiting for an answer for a single unnecessary day.

The earliest day he could announce his arrival was the following Saturday. If he caught the fast postcoach at midday to Linz via Neustadt and the Westerwald, he might hope to arrive reasonably early in the evening at Remagen. For now, every hour nearer his seeing Emily again seemed a priceless gain. His joy was obvious to the pastor's family, and in course of conversation he let fall that he was going down to the Rhine, but would be back on Sunday evening.

"Ah, the old friends call," said the pastor, "Our solitude cannot long hold young blood."

Friedrich Wilhelm ended a week full of hard work for his Commune. Wherever he went, he carried Emily's letter like a talisman from which he would not be parted.

As he went about his work, he came to realize how much greater is the driving power of love than all activity which springs solely from cold reason.

Raiffeisen's trip to Altenkirchen was more like a flight than a ride. Only three months before he had waded painfully in deep snow through places whose names he had known, but where he had never been and with which he had had no connection apart from the patent in his pocket. What a difference these three months had brought about. Now he was well on the way to taking an even firmer claim in life, for not only was he bent on getting a home, but also its queen - a wife!

The stagecoach rumbled through Flammersfeld and Neustadt to the Rhine. As Raiffeisen crossed to Remagen the setting sun was mirrored in the river. He took a bed for the night at an inn, and then went to the apothecary's house, where his arrival was already anticipated and he was received with joy, just as the letter had promised.

"Welcome, dear friend from the Westerwald," was the apothecary's warm greeting. "Where will you eventually end up, now that you have so soon reached such a dignified position?"

Emily was embarrassed, as was Friedrich Wilhelm likewise. It was quite a different matter to be here, alone and with a set purpose, than just one among a jolly, carefree group of friends.

"So you are going to set up house in Weyerbusch?" Mr. Storck came straight to the point. "Emily let us read your letter."

Raiffeisen nodded happily at this, and began to expatiate gaily on the situation and size of the Mayoral dwelling in Weyerbusch.

"But that's a house fit for a whole family," remarked Emily's mother.

"It was built ten years ago as the official residence and office, and is at the disposal of the current Mayor of Weyerbusch Commune," replied her guest.

"And now you want to put the house to rights and then live in it all alone?" asked the apothecary tactlessly and incredulously.

Seeing her daughter's blushes, his wife realized that her intuition after the receipt of Raiffeisen's letter had been right. Put out, she nudged her husband: "What an indiscreet question to ask!"

"I don't want to live alone forever," Raiffeisen replied. "But first the home must be fit to live in." He was on the point of taking Emily's hand, but held back as he did not think it proper to declare his intentions so suddenly.

Gradually, the conversation became easier. They all agreed

that it would be best to have the furniture made in a good workshop in Altenkirchen. In the meantime, enquiries could be made of a joiner in Remagen to whom Emily would take their guest in the morning; for at midday, Raiffeisen wanted to set off for the Westerwald in order to be back at work as usual on Monday. By late evening the conversation over a good bottle of old Rhine wine had drawn the folk together. When at last Raiffeisen took his leave, he was sure he would never repent his decision - if indeed his efforts were to lead to a happy conclusion.

On Sunday morning he waited for Emily outside her father's house. At an old carpenter's, an acquaintance of her father, they were given good advice and Raiffeisen arranged with him to make several pieces of furniture later on, once the essential equipment had been procured.

The young people did not take the quickest way home. When they had walked along the Rhine promenade, Friedrich Wilhelm suggested that they should wander round the town a bit. Emily nodded with a word, and they took a long, decisive walk. The discussion on house furnishing had petered out. Even the marvellous May weather, the flower-bedecked town and the descriptions of life in Weyerbusch did not for long provide conversation.

After a short silence, Raiffeisen asked: "Do you know why I have come, Miss Storck?"

Emily well knew and nodded her head slowly.

"I've come for you, Emily. For two years I have loved you, ever since your seventeenth birthday party." "I guessed it even then, Friedrich Wilhelm," his companion answered with a smile.

On this May morning they were not alone, so their feelings for one another could only be expressed by a squeeze of their hands. Obviously even this walk was not nearly long enough to say all they had to say. Not far from Emily's home, the lovers turned back and went round the town again. Quite naturally, their conversation reverted to the immediate problem from which it had started.

"You ought to get the plainer furniture, Friedrich Wilhelm. It is just as solid as the other in walnut, and then we should not need to save so much on the kitchen." Now, of course, Emily had to have her say in the matter.

"You are quite right," Raiffeisen agreed. "After all, it will be your home as well."

Raiffeisen did not want to speak of his intentions to Emily's parents until the home was ready. "And then in the autumn we'll get married." As always he wanted everything arranged in an orderly manner.

Letters began to fly back and forth between the Westerwald and Remagen. There was still so much to settle about the furniture being made in Altenkirchen, and however much Raiffeisen was in the habit of deciding things for himself, in the home which would be his wife's kingdom, Emily must have the final say.

In these weeks he began to recover his former gay and happy outlook on life. In one letter he wrote good-humouredly: "The cock doesn't crow so much nowadays nor the buck caper like we used to in our young days. But now I have a fancy to do so again, and if I were not Mayor here, I'm sure I should crow often. But when I happen sometimes to be outside my own Commune, I don't mind and am once more, 'old Miles' of Euterpia days. Miles had been his name in the circle in which each had a nickname.

When the furniture arrived in Weyerbusch during the middle of June, Raiffeisen was ready to announce his second visit to Remagen. As he looked round his home, he could already picture Emily and himself living there together. Many more things were still needed. But the most important was that he should secure his bride who had not yet come of age.

Raiffeisen had asked Emily to forewarn her father and mother of the reason for this visit, but she had replied that there was no need - she had already let the cat out of the bag and revealed her plans.

He was received with the same friendliness by the Storck family, but this time with a certain ceremony. Raiffeisen, in dark clothes, did not feel altogether at ease. What would his peasant mother have said, could she have seen him now? He thought of her parting words, that a Mayor ought to arrive in a carriage in Weyerbusch. She would certainly have approved of his presenting a huge bunch of flowers to the lady of the house.

Quickly following up the greetings, the suitor said: . ."and today I ask for the hand of your daughter Emily." The apothecary pulled

a sad face. “If only it were just her hand! But to lose our Emily to a wild strange man - you are certainly not modest in your demands, Mr. Raiffeisen !”

But his wife smiled reassuringly: “A daughter never weds out of the family: rather it is the bridegroom who weds into a family.”

That was some comfort, and so Emily’s parents gave their blessing. At table it was evident that an engagement feast had been prepared. It was a happy day for all and the future looked bright. Apothecary Storck had learned from enquiries of a highly placed acquaintance in the Royal Government administration in Koblenz that Mayor Raiffeisen was well spoken of as an official with every prospect of promotion. It was arranged that the Storcks should pay a visit to Weyerbusch to see what sort of a Westerwald “wilderness” their daughter was going to.

Happy and full of anticipation, the groom made his way back to Weyerbusch. The roof was already on the schoolhouse, but if it was to be fitted up inside also, it would not be ready for use before autumn. This was his first great achievement which Raiffeisen was anxious to show to his bride’s parents.

In spite of his personal preoccupations, Raiffeisen was continually extending the scope of his official activities. Since he was now installed in his own house, he was often at work in his office by 5 o’clock in the morning.

On June 24th, before beginning his day’s work, Raiffeisen wrote to his bride:

Weyerbusch, 24th June, 5 am

“My dearly beloved Emily,

“You, my beloved bride, are still snugly tucked up in bed, the coverlet well over your ears for it is cold this morning, while I sit here at my desk in the office, writing, smoking and drinking water. Thus my day’s work begins every morning. First, communion with God; then thoughts of you, my greatest treasure on earth, bring such joy and peace to my soul that I seem almost to see the Lord in heaven. He is with us, blesses us and will always protect us. He shall be first and last in our thoughts in all we do, then certainly will everything go well. Amen.

"These last few days when you have been ever present in my imagination with advice and comfort, have taught me what blessings can flow from a contented mind. One thing among many has proved very succesful. It has been possible to underpin and shore up the house of the labourer Berghoff, so that the family need not leave its poor but much loved home. Pastor Becker has given a home to a seven-year old orphan, a skinny, frightened girl, when I learned of her hard life and followed the matter up. Little Ursula had known no father; the mother, a former serving maid, had died in very sinister circumstances. Since then the child had been chevied from house to house, a week in one village, a week in another. None would actually drive her from the door, but neither would anyone show her any affection. Now she has found a home.

"The schoolhouse is beginning to look nice now; a clean, healthy schoolroom will not only make learning easier and happier, but it will be an example to the young people to let the sunshine into their homes also.

"Thus you see, my dear bride, how your presence already shines over all my activities. I am only at the beginning and much remains to be done. But when once you are beside me, I shall be able to tackle with much greater courage all the evil among the peasant folk, of which the greatest is their sheer unendurable poverty.

"Which day do you and your dear parents intend to pay your visit? Do not delay much longer. All good wishes."

Three weeks later, the Storck family saw Weyerbusch for the first time. The weather was bad that summer. After many days of rain it was as cold as March or April, and even in June there had been flakes of snow in the rain. The potato plants began to rot before they were properly grown and the farmers were worried about the rye and barley which was not able to flower properly.

But on that particular Sunday, watery sunshine spread over the Westerwald. On the Saturday, the Storck family had travelled as far as Altenkirchen. Now in the early morning a thick mist lay over the low lying meadows around Birnbach. As the travellers came up out of the slowly clearing mist, Weyerbusch suddenly stood out on the heights before them, bathed in sunshine.

With a beating heart, Emily Storck sought out the Mayor's house, although she could not possibly see it, as it lay at the northern end of the village and she had arrived from the south.

"An island of peace," murmured the apothecary, passing his hand over his white hair. But the mother was looking sharply about her. She saw the swampy meadows, the rowan trees along the road, their berries still green, and missed nothing of the pale poverty-stricken folk who stared at the travellers.

At first, after greeting in the Mayor's house, Emily's mother was silent. Not until she had met the good people from the pastor's family did she have anything to say.

Schoolmaster Weiher's wife was quite put out at having to receive such fine guests in the miserable old schoolhouse. She was a quiet woman living only for her husband and her five children, and knew little of life beyond the family circle. But her heart wept when the children were forced to come soaking to school and she wanted to mother all the unhappy children in Weyerbusch.

"You can rely on such a woman when you come to Weyerbusch, Emily," Mrs. Storck said later on to her daughter. "In such as she beats the true heart of the people." Emily was too inexperienced a girl to understand what her mother meant by this remark. In Remagen she had approved happily of Raiffeisen's work. But here for the first time she realized that happiness in life had its serious side - its responsibilities. She left Weyerbusch with feelings very different from those with which she had arrived, and the shy, secret tears were due not so much to parting from her beloved, as to an unconscious regret for the carefree, protected youth which was gradually fading into the past.

The bridegroom accompanied his bride and her parents as far as Altenkirchen where lodging for the night had been arranged for them. Then by the post-coach which left in the morning, they would travel back again to the Rhineland.

"When you come back, Emily, you will be my bride," whispered Raiffeisen, as they were standing a little apart for a moment before saying goodbye.

The walk back through the night along the empty roads to Weyerbusch brought

an over-full day to a quiet close.

Not all the Mayor's thoughts during the coming weeks could be devoted to his bride. In the summer of 1845 the harvest failed. Rye rotted on the stalks in the fields and the oats grew hardly knee-high; the potatoes were no bigger than nuts.

The Mayor sent in reports of all this to the Landrat and also to the administration in Koblenz, adding that people did not know how they were going to get through the winter. He asked that grain be bought from better supplied districts and stored. His report was noted, but the only comment was that the harvest was bad over the whole country and every district must fend for itself, an answer which was neither yes nor no to his plea and suggestion. Raiffeisen advised the local parish clerks that great care must be taken in threshing and that no gleanings were to be fed to animals. On the stubble fields buckwheat and herbs must be sown.

On Sunday it was Raiffeisen's labour of love to write a long letter to his bride. Once during August he wrote: "I had already ordered a costly present for you - a gold watch and chain, but as such things seem to be a superfluous luxury, and as I noticed on your visit that you don't much care for them either, I have cancelled the order and looked for a more useful present. What it is must still remain a secret, but the money left over was just enough to get a good pair of winter boots for the four little children of Antjes Weikelt who have been done out of house and home by the usurer. The shoemaker had to promise to keep secret where the money came from."

In the meantime, the schoolhouse was at last nearing completion. Since the roof had been on, even those among the better-off folk who earlier on had hesitated, came forward to add their share of daily labour to the common effort. The municipality paid for their food, but the tools and materials the men brought with them. In the end, when the great work stood complete, everyone wanted to feel he had had a share in it. With the end of August the finishing touches were put to the building. For weeks the entire village was preparing for the housewarming. But Mayor Raiffeisen remained the guiding hand in the whole event.

His bride Emily, who already shared all his activities, learned in a

detailed letter of 5th September 1845, of the opening celebration.

"The whole of last week I have been busy with the festivities which took place yesterday. Our new schoolhouse was dedicated. Everything went marvelously and for me it was a rewarding and happy day.

"I had invited the Landrat and celebrities of the Commune who all turned up. At 4 o'clock everything was ready. I had had a huge and beautiful crown cleaned up which I helped to decorate. The band led the procession which started out from the old schoolhouse at the other end of the village. Behind followed the carpenters and masons, the master masons at the head. Then came the pastor and myself, my assistants and four parish councillors. Behind these was the decorated crown carried by schoolgirls. The teachers and wives of the parish councillors and schoolboys and girls. The whole procession counted 170 people, two by two.

"When everything was arranged, the procession wound slowly along to the new school, followed by several hundred people from the surrounding country. In front of the school stood the children singing my favourite tune, 'Now thank we all our God,' with musical accompaniment. Then the pastor made a speech in which he thanked me. In acknowledging it, I included all the others, the Landrat, the parish clerk and the committee members who had all worked so hard together. Now that the building stood complete before us, I was so moved that I could scarcely get my words out. I thought then of you, my dearest Emily, and in that moment I was one of the happiest men on earth.

"When I had said my say, one of the schoolgirls came forward and recited a little poem giving thanks on behalf of all the children and promising that they would work hard in the new school. The children then put wreaths round the carpenters while the Landrat, the pastor and myself, and all the carpenters and masons had posies pinned to their coats. I also received a huge bunch of roses so that I looked like a bridegroom. The artisans were then given a nice neckerchief, a pipe and tobacco. Finally, the carpenters fixed the crown on the gable of the new school.

"The last part of the festival was very merry. The band got going, and to wind up, another gay procession formed to the strains of a march. The band stopped outside my house until all the guests had

entered and then they took themselves off with the artisans to the Bishop Inn where there was dancing.

"My guests stayed till after 9 p.m. We were all very merry and my whole stock of wine was exhausted. Happy and contented as a king, I at last got to bed at 10 o'clock."

On the day of his engagement it had been settled that Raiffeisen's marriage to Emily Storck should take place on her 19th birthday. On September 22nd Raiffeisen journeyed for the last time alone to Remagen, and on the 23rd September 1845, Friedrich Wilhelm Raiffeisen and Emily Storck plighted their troth for ever.

In the Clutches of the Usurer

A day or two later someone knocked timidly on the Mayor's office door. Raiffeisen was on the point of going to see about the repair of a neglected road and went rather grudgingly to open the door. Outside stood a young peasant woman hardly more than 30 years of age, but of such a poor and shabby appearance that one would have put her at about 40 or more. The shawl over her head was faded and threadbare and the heavy woollen skirt, which she had probably woven herself was now of an indefinable brownish-grey.

Raiffeisen's annoyance passed on seeing her. "What can I do for you?" he asked in a friendly tone. "Come in, my good woman," and he drew up a chair for her. Seated opposite him, his visitor began softly and in a confused manner. "You won't know me, Mr. Mayor. I'm Amalie Penkhoff from Ödenrath in the Upper Westerwald, close to the Sieg. My husband tried to stop my coming, saying it was useless to bother you with our troubles but I did at least want to try." Penkhoff? Raiffeisen thought a moment. Hadn't he come across this name somewhere recently? Certainly - but ah, now he remembered - a compulsory sale.

All measures concerning the district office were issued by the Landatsamt in Altenkirchen. Having found this particular document among the papers which had come in during the previous week, he spread it out, but before beginning to read it he asked: "You are the wife of Michael Penkhoff of holding No. 28 in Ödenrath?" The

woman nodded, seeking to read his thoughts in his face. “Then you already know all about us?” All at once her eyes filled with tears and she held out her hands. “Help us, Mr. Mayor, we have five children. What will become of us if we are turned out of house and home!” In silence Raiffeisen rose and took a few paces up and down the office. He had realized immediately that here he could not help. The farm was in debt and the mortgage was probably in the hands of a usurer. The court must assign the property to the highest bidder...then another legal act of misery was concluded.

He could not say this blunty to a mother in despair, but seating himself again, he asked: “How did all this come about? Tell me, Mrs. Penkhoff.” Sensing a gleam of hope in these words, the woman brushed away her tears and began. “It had already begun ten years ago after our wedding. On taking over the farm, Michael, my husband, had to buy out his three sisters’ share of the inheritance. But as there was no money in the house and he did not wish to go to the usurer, he pledged three of our best fields. The sisters said they were satisfied with this. If they badly needed the money before Michael was able to repay them, they could try to sell the mortgage.

“Only three of the cows in the barn were our own, but we had sheep as well. And my husband set up a loom. Also he proposed to go on road-mending in the Sieg Valley during the slack period. If we saved hard we would be free of debt and would get back the sisters’ fields which we needed for our cows.

“But after a year one sister married and she complained to people that she couldn’t get her share of the inheritance, although, of course, she did not want to take her brother to law about it. This got to the ears of the cattle dealer, Birnbaum. He went to my sister-in-law and persuaded her to hand over her mortgage for cash if the other two sisters also would give it up. He had a little cash available and would be prepared to lay it out in this way, for he knew Penkhoff well enough to be sure that he would repay the money as soon as he could. It seemed a good suggestion which would satisfy everyone.

“The sister made one condition. ‘You must promise not to put the fields up for sale. My brother needs them for his farm and I don’t want to do him any harm.’

“At that Birnbaum just laughed. ‘Such an idea never occurred

to me. I just want to see a return for my money. And your brother can always pay the proper interest.'

"All three sisters willingly agreed to transfer the mortgage and were glad that they had secured their share of the inheritance without doing any harm to their brother."

Hitherto the woman had spoken with quiet restraint, although her lips were shaking. Now, however, she stopped and sought to hold back her tears. Raiffeisen did not press her, but waited until she could continue. He just made a few notes concerning the dealer's promise.

"Before long the dealer called on us and wanted to sell us an animal," the woman continued. "We ought to have more cattle in the stalls. Then there would be more butter, and if there was more dung, the fields would give more fodder."

"Michael, my husband, shook his head at this proposal, but, of course, he knew nothing of the sale of the mortgage rights. 'I have no money for such things,' he said finally, 'and must wait for better times.' The dealer smiled. "But you need not pay any cash down. I'll put a cow in your shed and you can pay after a year, when you have sold a calf and the milk.'

"Still, Michael would hear nothing of it. Thereupon the dealer produced his mortgage deed, saying: 'You must be friends with me. Fall in with my suggestion, then the mortgage can rest in abeyance. I'll even buy back the cow after a year if you make me a good offer.'

"So Michael had to put dealer Birnbaum's cow in his shed. The price was very high - 47 talers, but when you add the interest which had to be paid the next year, and the proceeds of the milk and the calf, perhaps such a figure might have been justified. In any case, Michael had to take the cow or matters would have been worse still."

Here the woman's tale was interupted by a knock, and the Mayor's wife came in. "Since you wanted to see the road construction, I have cooked you a quick meal." Then she looked at the woman, sensing that something was happening which could not be put off. "I will keep the meal hot," she said apologetically, and left.

Mrs. Penkhoff smiled sadly. "I have taken too long to tell you everything, but I can wait until you have eaten, Mr. Mayor." Raiffeisen shook his head. "I want to know everything, Mrs. Penkhoff. At

the most, the meal will get cold. There is nothing else pressing."

"We had no luck with that cow. The calf died, and after a year the cow was quite dry and gave not a drop more milk. She was no use for any more calves. Such a cow must be got rid of for she doesn't earn her keep. After a bit of humming and hawing, dealer Birnbaum agreed to take back the cow, but he only offered 20 talers, and said that he would only pay if we agreed to take two other cows from him at 49 talers each. Moreover, he reserved the right to choose the animals. When Michael resisted, the dealer waved the mortgage in his face saying with a sneer: 'You must keep in with me.'"

Here, Raiffeisen made a quick reckoning of the figures the woman had given him. The whole debt for the first cow was now due against the mortgages; then there was a further sum of 93 talers due again in a year. With the two mortgages of 70 talers each, that made 353 talers without any interest. Moreover, the rate of interest had never been fixed by the dealer, but was probably not less than 20 percent per annum.

The woman bent her head and continued in a monotone: "After the second year, we had saved 50 talers with the greatest difficulty. Michael took this money to the dealer and asked him to take back the last two cows. He would willingly pay the interest on the 98 talers which they cost, and the 50 talers were for the first cow with interest.

"Birnbaum was so angry that he nearly threw Michael out of the house. 'I give the orders here, not you — you peasant' he yelled. 'And what have you got there? That's barely the interest on all you owe me. Now see if you can sell the cows elsewhere.' But that Michael could not do for no one dared get on the wrong side of the dealer. So Birnbaum turned the tables and called in all the money. In the end he took back one cow at half the price which he didn't hand over but kept against the interest. For the 50 talers that Michael had paid he had to agree to take a fourth cow, worth only 20 talers.

"We had bad luck again in the fourth year when sickness broke out in the sheds and we lost four cows. We dared not slaughter and eat them, but had to bury them. Even the hides were only good enough for making shoes. Not a whit did Birnbaum bother, but just put three more cows in the shed on credit, fixing the price himself.

Little by little we lost count of how much we owed him. When we managed to scrape together a few talers and took them to him, he got out a huge book, and figured in it, saying that it was only a part of overdue interest, but that he would take it as a payment against our debt."

The woman stopped talking. Staring with a glazed expression into space, she seemed to be at a loss how to continue. Payments and years were all mixed up in her recollection and she could no longer pick up the threads.

This Raiffeisen understood. "What is the amount of the debt now?" he asked in a choked voice, which roused the woman from her numbed staring. "We are being sued for 1,350 talers. In court there is a full statement of how the debt is made up. The dealer says he has kept exact and correct accounts."

Raiffeisen leaned his head on his hands. His heart was in a turmoil and he kept his mouth tightly closed so that he should not break out into language such as had never before crossed his lips. Forgetting the woman, he rose and went to the window.

Autumn was already glowing in the beechwoods behind Weyerbusch. A thin mist lay over the fields and here and there smoke was rising from the potato fires. An apple fell in front of the window. Suddenly the peaceful stillness was unbearable to Raiffeisen. He turned with a deep sigh to see that the woman had also risen.

"You can't help us either," she said with a frozen smile. "But thank you for having listened to me, Mr. Mayor." Raiffeisen pulled himself together. "Have you nothing in writing — perhaps that the sisters' mortgage was not to be called in?" Mrs. Penkhoff shook her head. "With us a word was as good as a bond. We would long ago have redeemed the mortgage and transferred the debt to the house. But there was no one in the whole district who could lend us the money. My husband always worked hard and hadn't even enough money for his tobacco."

"So you have in fact been working these ten years for Birnbaum?" Raiffeisen's blood was boiling.

"May I go now?" the woman asked softly. On a sudden impulse the Mayor exclaimed: "I will go with you Mrs. Penkhoff!"

He told his wife he did not know when he would be back as he

was going with Mrs. Penkhoff to Ödenrath to find out the rights and wrongs of the case. Emily came downstairs. “But you must have something to eat first, Friedrich Wilhelm, and Mrs. Penkhoff has been a long time on the way. I have a meal ready for you both.”

The woman was very quiet as she sat with the Mayor in the newly furnished living room. At first she could not swallow a bite, but later she started eating. Gradually she came to life again.

Ödenrath was a small place in the Hilgenroth district which the two silent travellers reached in an hour and a half. Raiffeisen asked how the children were getting on. The woman smiled wanly, “Amalie, the eldest, is barely nine and the youngest came just four months ago. The children don’t understand anything of all this and we still have enough to eat.”

As they left Hilgenroth behind and came out of the Föhrenwald, the country to the south lay before them in a shimmering radiance. The narrow valleys were bathed in a blue haze and the beech and oak woods were aflame with red and gold. There was no sound from the distant villages. Nearby, a farmer was ploughing, the wooden plough sinking deep into the black soil.

Surveying the scene, Raiffeisen’s heart contracted. Who was the despoiler of this God-given peace? Who tore hearts apart in pain and sorrow? Who engulfed all creation in a sea of tears and misery? Always it was man - at once the brother of mankind and his worst enemy.

In the Penkhoffs’ house all work had stopped. The four older children were playing in the meadow in front of the house and now came running with joyful shouts towards their mother. But the farmer they found sitting in the living-room, his head sunk on his hands. Now and again he rocked the cradle with his foot when the little one began to cry. Only when Raiffeisen entered the room did he look up with an attempt to smile.

“I know you already. I was at the school dedication in Weyerbusch. I told the wife all you had done, so she couldn’t rest till she had sought your help.”

Raiffeisen himself had no clear idea why he had come to Ödenrath. There was really nothing he could do save inspect the farm which the usurer had squeezed dry, and was now going to sell at auction

at the greatest possible profit. The writ had been deposited in court and there was no one who could vouch for the legality of the proceedings or raise any protest.

Oppose - make a protest! As Raiffeisen went with the farmer through the sheds and round the yard, a new thought suddenly struck him. He kept it to himself, however, while listening with half an ear to the man's story of how the three cows, the wagon, even the table from which he had just risen, no longer belonged to him. On the morrow, before the whole world, the usurer would lay claim to all he owned.

A sudden rage gripped the farmer; leaping at the shed window, he smashed his fist through it. "You shan't have any more, you scoundrel, Birnbaum," he shouted. "I'll set fire to the place!" Raiffeisen dragged the furious man away. "Do you want to find yourself in prison? Are your wife and children nothing to you?" he asked.

"I can't bear it; to be driven from here," he groaned. "I'll do anything, repay everything - if only they will let me stay here."

Gradually he calmed down, but there was the danger that he would be seized with rage again. Raiffeisen felt he must at least arouse a shred of hope in his heart. "I'll go to Hilgenroth and have a talk with dealer Birnbaum!" He would rather have kept this intention to himself, but now, forced by Penkhoff's behaviour, he threw it into the balance. The family looked upon him as their saviour and their embarrassed thanks and hopes followed him as he left.

On his way back alone, Raiffeisen thought over how he would go about asking the dealer to defer the auction. He would not get far with legal means, for he realized with a pang the abyss between the law and Christian charity. Anyone like Birnbaum, disliked and avoided by all his neighbours, could, within the shelter of the law, hold up his head insolently before his fellowmen.

If threats were fruitless, Raiffeisen would have to resort to an appeal, something in his heart protested against that. Then he saw again the trusting eyes of the poor folk. This gave him the strength to take more upon himself if need be.

Dealer Daniel Birnbaum's house was the second from the church, but as there was a big notice in front, Raiffeisen had no need to

enquire for it. Birnbaum dealt in cattle, and anything else which he could trade, whether houses, land, potatoes or bread. The house was shut up, but when Raiffeisen rang the bell, the door was opened by a stout, flabby man of about fifty years with a slightly humped back.

"What do you want?" he asked gruffly, looking suspiciously at the stranger in the doorway. "My name is Raiffeisen, Mayor of Weyerbusch. May I speak with you?"

At the name of Raiffeisen there was a lightning change in the dealer's expression. He bowed deeply. "Pardon me, Mr. Mayor, for not recognizing you at once - my sight is poor. Please come in. It is an honour for me to receive so exalted a visitor." Raiffeisen made no reply, but followed the dealer up a narrow staircase to the upper floor. They entered a room darkened against the sun. As the door closed behind them, Raiffeisen realized that he could not open it from the inside!

"Please take a seat, Mr. Mayor." Birnbaum indicated an armchair whose leather upholstery was worn shiny with years of use. He went to the counter and filled two glasses of gin. "Your health, Mr. Mayor!" He placed one glass before Raiffeisen, holding the other while he sat down. Raiffeisen ignored the invitation to drink and without more ado stated the reason for his visit. "I have come on behalf of farmer Penkhoff whose holding comes up for auction tomorrow."

On hearing the name, Birnbaum made a wry face. "A poor chap! I have helped him for many years." He shrugged his shoulders. "But today, when a man takes over a farm already burdened with debt, there's nothing much one can do to help. I ought to have thought of that!"

Raiffeisen's face revealed nothing. "So far as I can ascertain, there were no debts - only a mortgage on a field or two."

Birnbaum half laughed. "That seems to me to amount to the same as debts on the house!"

"When you took over the mortgage, you gave your word not to call it in," the visitor continued unruffled.

For a moment the dealer lost his composure. "What are you implying, Mr. Mayor? I'm sensitive to threats. So far I have not

called in the mortgage. The order to sell up is based on quite other grounds - on debts not met when they were due."

Raiffeisen rose. His bearing seemed menacing to the sunken old man. "From the very outset you have used this mortgage to bring pressure to bear - that is extortion, a criminal act." His intention in saying this was to intimidate the dealer.

Birnbaum also had risen from his huddled position. His voice suddenly became cold as ice: "Mr. Mayor, I must ask you to change your tune. I can sue you for slander for such an accusation."

The opposition was determined, as Raiffeisen had feared. But he did not give in. "For that, the accusation must be made in public; here, between us two, I can say much more. Of that we are both well aware, Mr. Birnbaum!"

The old man's expression became hard. "Do you want to abuse hospitality with insults, Mr. Mayor? That doesn't matter to me." He took a few steps towards the door and rummaged in his pocket for a key.

His visitor was not intimidated. "You force me, then, to repeat my accusation in public. I hope you will avoid that."

The old man looked cautiously at his visitor. "I have no reason to get involved in a lawsuit with you. Tell me first of all what you want, Mr. Mayor."

Raiffeisen breathed again. Had he won? But with his weak sight he did not perceive the sneering expression in his opponent's eyes. "Give up the proceedings against Penkhoff, Mr. Birnbaum. I say this both as a proposal - and a request." The old dealer sank slowly back into his chair. "That would have to be considered," he said slowly and cautiously. "If there were some guarantee for this debt, we might talk about it."

Raiffeisen was not prepared for this. "I can give no guarantee," he replied angrily. "It should be a request and a challenge to your conscience, Mr. Birnbaum." For answer the dealer laughed. "Only against cash in hand will I give up the farm. Conscience has no commercial value."

At these words, Raiffeisen knew that he had lost. There arose in him the same involuntary rage that he had felt on hearing the story from the farmer's wife. He had no witness for an accusation of

extortion; a public accusation could only draw punishment on own head. But here, here, he must speak out. He banged his fist on the table. “You are a scoundrel, a usurer - God. . .”

He got no further. The old man had reached for a bell and rung loudly. The next moment the door sprang open and on the threshold stood a powerful man.

“Maurus, show the gentleman out. I feel threatened,” he ordered, coldly turning away. Without a word, the servant grabbed Raiffeisen by the arm and pushed him out. At the street door he was given a shove so that he staggered a few steps before he could regain his balance.

Dealer Birnbaum was standing at the upper window behind the curtains. He gnashed his teeth and his whole body was shaking.

“I’m more than a match for you, my fine fellow, even if you are Mayor. You shan’t meddle in my affairs. And tomorrow the triumph will be mine!”

With a groan he turned back to the room and sank heavily into a chair. “I mustn’t get excited - that might be the death of me!” he gasped.

By the time he reached Weyerbusch, Raiffeisen’s rage had changed into the deepest despair. Why had he done all this? Did be imagine that with a few words he could soften the stony heart of a usurer? Had he counted too much on his authority as Mayor?

From whatever angle he considered it, in this affair he had suffered the most disgraceful defeat of his life. He had been derided, laughed at and thrown out! He longed for some justification of his action. Before him he saw the farmer’s wife pleading for help – and suddenly there came to him the words of Christ: “Inasmuch as ye have done it to one of the least of these my brethern, ye have done it to me.” Today he had stood by the very poorest; it had been fruitless, but not without significance. He had never before been so humiliated. But now came the assurance – “… ye have done it to me.”

Raiffeisen felt as though his soul had been liberated from despair. His expression was joyous, his heart tranquil once more. His thoughts turned to the morrow. Michael Penkhoff would have to leave the home of his fathers; he and his children were in need of shelter

and help. Schoolmaster Weiher was already installed in the new schoolhouse so that the living rooms in the attics of the old school were empty. For the time being, the evicted family could find a home there.

Emily was anxiously waiting for her husband and her first question was: "How did you get on? Were you successful?"

With a smile, Raiffeisen nodded: "Not for tomorrow, it is true - but perhaps for the rest of my life. It has been revealed to me that even unsuccessful actions have a meaning if they spring from good intentions."

His wife did not understand what he meant, but pressed him no further. She was only too relieved to see him so cheerful.

On the following day the Mayor was present at the auction in Ödenrath. No one else was there except dealer Birnbaum and a few labourers and other folk who watched the proceedings from a respectful distance. Even one or two women had come out of curiosity. But no one was really interested in the property.

Dealer Birnbaum grinned sneeringly. It was all just as he had anticipated. He could himself fix the price at which the law must hand over the farm. But he was taken aback when the Mayor suddenly appeared. Would he perhaps raise the price? But surely, in that case he would not have beseeched and talked all that nonsense about conscience?

The magistrate sat at a table in front of the house. The clerk arranged the papers; the auctioneer looked at his watch. At exactly the appointed time the proceedings would be opened.

Raiffeisen had gone over to the farmer's family. It was hard to have to tell them that his efforts had failed. Penkhoff listened blankly, his hands trembling. The Mayor laid a reassuring hand on his shoulder. "Keep calm, Penkhoff. I have a lodging ready for you and we will also find a way to a new future."

The moment had come. The magistrate rose. "Farm No. 28 in Ödenrath belonging to Michael and Amalie Penkhoff is herewith offered for public auction. It will be handed over with all parcels of land, cattle, vehicles and plantations, together with all appurtenances belonging thereto, to the highest bidder, after being thrice offered. The auction will be completed at one sitting. The adjudica-

tion of the Court will be final and any subsequent claim shall be rejected as out of order." This was the established form of the notice of sale. The Magistrate then resumed his seat and waited for the first bid. It was not customary to fix a starting price.

The Mayor had withdrawn a little. Taking a deep breath, Penkhoff's wife gathered together her three older children and urged them towards dealer Birnbaum. He retreated a few steps and turned away, but the children fell on their knees and raised their hands crying: "Don't drive us out, for the love of Christ! We beg you, we beg you!" The mother tremblingly clasped her children to her.

Moving close to the table, the dealer snarled, "I appeal for the protection of the Court; I am being coerced." A policeman pushed the children away. "Get back. The official proceedings must not be disturbed." He bit his lip for he was himself not far from tears.

"I offer 300 talers" said Birnbaum swiftly. The magistrate looked up. "You must make an offer appropriate for the whole farm property," he advised. Birnbaum shrugged his shoulders. "The property is already burdened with debts amounting to 1350 talers. I shall be the loser if I bid higher."

Raiffeisen looked at the farmer whose hands were clenched. He suffered with him and laying a hand on his shoulder, he said, "Come, Penkhoff. I have a home ready in Weyerbusch. The Council will find work for you - during the summer on the roads and in winter in the forests. No one will go hungry." He drew the man away slowly from the scene of trouble.

As no further bid was forthcoming the farm was knocked down to dealer Birnbaum for 300 talers. In better times it would have fetched ten times as much.

Hunger in the Westerwald

In the next few days the Penkhoff family moved into the old schoolhouse in Weyerbusch. Immediately after the sale of the farm dealer Birnbaum had ordered the house to be vacated within a week, since in this case he was particularly hard because of his encounter with the Mayor. No one in the whole district must be permitted to get the impression that he, Birnbaum, could be ordered about in any way. He had worked it all so cleverly that the law was on his side, whether the officers of the law liked it or not. Now he was more than ever the uncontrolled master of the poor and needy in Weyerbusch, and well aware of this. The small peasants who were in debt to him knuckled down and kept quiet. Each kept to himself, anxious to hide his need and his debts from his neighbours.

On the following Sunday, Birnbaum drove a four-in-hand to church. His pew was in one of the front rows, and as the offertory plate came round he laid a brand new taler in it, so that the usher could not do otherwise than acknowledge it with an inclination of his head.

Raiffeisen also saw this. He had open before him the sixth chapter of St. Matthew and his eyes fell upon the words: “Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven. Therefore when thou doest thine alms, do not sound a trumpet before thee...” He did not look in the direction of the hypocrite, but tried to concentrate on the words of the preacher. It grieved him later not to find Penkhoff

among the worshippers. The dispossessed farmer was hiding from his fellowmen as if he had done something shameful.

Emily had invited the Penkhoff family to dinner for this first Sunday and Raiffeisen took the opportunity to discuss with the man how he could best find work again. During harvest time there was still enough work, but later on something else must be found.

That year, however, the winter came very early. Even in November the rain froze on the roads and the heavy clay was iron hard. The food stocks of the Weyerbusch folk were hardly sufficient to last out the winter, so that on the last few snow-free days the poor folk were gathering beechnuts and acorns in the woods, the last gift of the forest after the berries and mushrooms.

This was Emily Raiffeisen's first winter in the bleak and stormy hill country, but the more the outside world sank beneath the billowing shroud of snow, the closer the family were drawn together. The Westerwald folk were used to such weather, but even so, towards the end of the winter the number of beggars increased. The casual labourers found little to do and rather than sit about at home consuming what little food remained, the more enterprising among them went a begging. They gave their own district the go-by, however, and only began knocking at doors where they were quite unknown.

Realizing how this undermined their morale, gradually killing their will to help themselves, Raiffeisen sought for some remedy. The home weaving and fulling of cloth which had degenerated steadily since the arrival in the villages of cheap cotton goods manufactured in the Rhineland, must be revived. In Koblenz he found a market but the price offered was so low as to be almost swallowed up by the transportation. It seemed much better for the people to use the cloth from their looms to make their own clothes. Then the Mayor also suggested that more use should be made of baskets made in the district, and gave permission to cut the willows which grew in the low-lying parts of the forest. Anything, he felt, should be tried to counteract the crippling inactivity and idleness which were the source of so much evil.

The parish clerks gave only grudging support to these schemes. It was new for them to have to bother themselves with work carried

on in cottages, so many a recommendation and instruction stayed in the office drawer. It was tremendously difficult to arouse the countryfolk to activity. As soon as the roads began to dry up again, Raiffeisen left his office more and more and himself saw that his orders were carried out. Personal conversation, he learned, was a better way to persuade people than any number of official orders.

In the Raiffeisen family also there was new hope and anticipation. One evening Emily told her husband that she would not be alone for much longer. Great joy reigned in the Mayor's house, for without quite admitting it to herself, she had often felt very lonely left on her own from morning to night in the big house when her man had gone away across country. Sometimes she had taken in the Penkhoff children for company.

The young couple began to calculate. When would the child come? "In August you'll have to stay with me more than you have done lately," Emily said with a smile, and happily Friedrich Wilhelm promised.

The 2nd of August, when Emily's time came, was a still, sunny summer's day. Raiffeisen could not work in his office, but sat in the little arbour under a cover of dark blue clematis. A book lay open before him, but his thoughts were with his wife. At last, the midwife came running! "It's a girl, Mr. Mayor!"

Throughout his life Raiffeisen never forgot this moment. The child was called Amalie after her grandmother in Hamm. It was one of the few days that summer when the sun came from behind the clouds; but it did not stay for long, and there followed weeks of rain.

Deep in his heart, Raiffeisen was still a farmer's son, and he anticipated with growing anxiety the results of such a summer. When harvest time came he took a walk through the cornfields. The barley and rye were ripe, but the ears were so bent over by the rain, that the grain had already begun to sprout - grain which should have been food for the coming winter. There was no remedy. Many farmers had cut their corn, but even the sheaves had begun to sprout, and grain stored in the barn just went bad. The last hope lay in the potatoes as yet undug. But in the wet ground these also spoiled, and on the drier slopes the mice left only empty skins.

"God help us - this winter we shall go hungry!" folk wailed.

Raiffeisen sent in an urgent report on the lost harvest to the Altenkirchen authorities. "We shall have to deal with extreme shortage, if not actual famine, such as the people can no longer cope with themselves," he concluded. The government laid in such stocks as it could of grain and flour, but these were only to be used as a last resort. The Mayor went from village to village of his Commune. What little food there was must be conserved and no one must take more than his share. The mills must grind to the last husk, and even that must not be fed to cattle.

With the arrival of the first snow everyone in the Westerwald knew that he must face a hard and hungry winter. The older folk already had memories of one or two such years when they had lived on wild chicory, elder and berries in a vain effort to assuage their hunger. And how much longer one year of short commons seemed than times when there was enough almost for the asking!

By New Year the stocks of flour were exhausted. People started coming to the Mayor, expecting that he who had done so much for them in other ways, could do something to provide food also. Touched at the trust placed in him, Raiffeisen promised to do his utmost. During a sleepless night he pondered the problem.

On the following morning, Raiffeisen walked over to Altenkirchen to have a talk with the Landratsamt, setting off early along the snowcovered road. Few people were about, not even those who should be sweeping away the snow. Raiffeisen sensed a loosening of law and order. But by daylight, Raiffeisen began to wonder at the number of people he met. Meeting up with a group, he asked: "Where are all of you going today?" Surprised at his question, the people told him there was still bread to be had in Altenkirchen. Tomorrow even that might be gone. "People with enough money are laying in stocks," remarked one man.

The Mayor had intended going straight to the Landratsamt, but instead he followed the crowd into the little town. An endless stream of people was drifting in from the surrounding villages, pushing and shouting as they tried to keep their places in the queue. Hundreds who would normally not have to buy a single loaf were shuffling step by step to snatch the warm bread from the bakehouse.

When it came to paying, they found that the price had gone up again. But there was no thought for those who had no money to buy.

Horrified, Raiffeisen pushed his way out of the crowd and hurried to the Landratsamt. “Something must be done!” The Landrat shrugged his shoulders: “In a month or two the need will be even greater, and until then nothing will be distributed from the Government stores.”

“But down there by the Rhine, they can’t realize the extent of the need !” The Mayor pressed more urgently. “Send me detailed reports concerning the need in your Commune, and I will send them on straight away to the Government in Koblenz.” The Landrat well knew that he alone was powerless to help.

Raiffeisen returned home to begin collecting the necessary details for his report. He himself tramped to the distant villages and visited the cottages. The sort of meal that he often saw there made him shudder. A thin bread soup with a few potatoes had to suffice for the whole day. People with a cow fared a little better, but the milk was dwindling as fodder was scarce and the cattle also would go hungry.

In the cottages of the poorest folk the spectre of hunger was all too evident. As Raiffeisen crossed the threshold of a miserable hut an offensive odour met him. On the table stood a bowl containing a brownish brew. “What have you got to eat there?” he asked. “Chicory with sauerkraut,” was the answer. “The last of our flour is gone, and now we have only this!” The brew tasted bitter. For a while it would fill the stomach, but then the pangs of hunger would return worse than ever.

“When that’s finished too, we shall have to go abegging.” Tears stood in the man’s eyes as he spoke.

Raiffeisen counted the brood of hollow-checked little ones staring at him. Never had he felt sadder at coming empty-handed. He had facts enough now for his report, as he turned homewards. More snow had fallen, and well-fed as he was, he needed all his strength to battle against the storm. Even so, there were many beggars on the road, even children wandering far from home to beg a crust of bread. This walk gave Raiffeisen a horrifying insight into the depths of poverty and misery.

The Mayor's hand raced over the paper as he wrote his report.

Outside in the kitchen was much coming and going, for with the wives of the pastor and the schoolmaster, Emily had gathered together the poorest children in the village and given them a good dinner. But this only happened in Weyerbusch; in the more distant villages there was no one to give a helping hand.

Next morning Constable Brandt stamped off with the report. The snow was already so deep that in some places tunnels had been made to get from house to house. All coming and going was at a standstill. Throughout the countryside there was but one silent traveller abroad - death!

About midday one of the women from Hilgenroth came weeping to the Mayor's office. "Mr. Mayor, help us to look for our two boys. They didn't come home yesterday and now it's nearly midday. They may have lost their way and are possibly stuck in the snow somewhere. My husband and a neighbour have already started to look for them - but there are so many roads !"

Raiffeisen was filled with apprehension. "What were the children doing to go away like that?" he asked.

"They were so hungry and were begging for bread. I forbade them to go in such weather, but they gave me the slip. O God! If anything should have happened to them!"

"We must call out all the men in Weyerbusch to start a search," the Mayor decided at once. Every road in the neighbourhood must be searched while there was a chance of saving the boys.

Soon search parties were on the road to Hilgenroth where the children lived, Raiffeisen himself going with one party. No path round the village was overlooked, but by nightfall the men returned home without finding the children. The father with one or two people continued the search with torches, calling the boys' names all night long, but in vain. The youngsters were at rest where there was neither hunger nor poverty. Not until the snow melted in the spring would their little bodies be found.

Three days after this tragedy, Raiffeisen again went over to Altenkirchen. The Landrat received him with a smile: "You have succeeded, Mayor Raiffeisen. One hundred and fifty bushels of flour will be released from the Royal stores for the Commune of Weyerbusch."

Raiffeisen almost jumped for joy. “Thank God! It’s come in the nick of time. When will the flour arrive?”

“It’s already on the way to Altenkirchen, packed in barrels. Now it’s up to you to clear the roads to Weyerbusch and End sledges from Altenkirchen.”

Raiffeisen returned home on wings, giving orders as he went for the roads to be cleared - flour for Weyerbusch was on the way. The folk began to shovel with such a will that he dared to think that the roads would be open by next day. In Weyerbusch every man was ready to lend a hand in harnessing the sledges, even those who were not in such dire need.

Raiffeisen was on the road with the first sledge, as he knew he was responsible for seeing that the flour reached its destination safely. As the barrels were being loaded the Mayor was handed an order from the government in Koblenz about the procedure he was to follow for distributing the flour. But at the moment he had no time to read the order. Sledge after sledge was loaded up until the whole load was ready. Then Raiffeisen gave the signal to start and the sledges sped away over the crackling snow.

All along the road the column was greeted like home-coming heroes and everywhere people were saying: “Look what our Mayor has done for us !” When this came to Raiffeisen’s ears, he modestly repudiated it. Perhaps he had been able to speed up the arrival of help, but nothing more. “But in the meantime, many would have gone hungry while the gentry over by the Rhine made up their minds !” rejoined one of the parish clerks with a laugh.

A snowstorm was blowing when the sledges arrived in Weyerbusch. But everyone ignored the snow and a great crowd surged about. The village was in holiday mood; all hate and indifference had gone from the people’s faces.

The Mayor announced that the distribution of the flour would begin on the morrow. But first a meeting of the parish clerks of all twenty-two Communes must be held to ensure that each received its fair share.

The government order was stuck deep in his coat pocket, completely overlooked in the midst of the joy and confusion. He did not remember it until all the flour was safely stowed away in various

cellars and he was sitting down happily with his wife. Dragging the order from his pocket, he unfolded it and read: “Herewith by decree of the Royal Government, 150 bushels of flour are granted to the Commune of Weyerbusch in the Westerwald as being an area of special distress. The flour must be distributed to those who can pay cash, and the money forwarded to this office against an official receipt. A special report must be made on the distribution. Issued this 31st day of January, 1847. Seal and signature.”

Slowly Raiffeisen let the paper fall. So the aid was no gift. It must be paid for, immediately and in cash. Again he read the order to make sure he had understood it aright. But the meaning was unmistakable: “. . . to those who can pay cash. . .”

What was to happen to the poor folk whose last shillings had been swallowed up by the rising prices? They were the hungriest. The others could still buy bread at a price in Altenkirchen. All his hope and joy collapsed! Seeing how pale he had become and how he pushed aside his food, Emily asked in sudden fright: “What has happened, Friedrich Wilhelm? Can’t you keep the flour?” Her husband pushed the paper over to her: “There, read it and tell me if I’ve misunderstood it!” Passing his hand over his eyes, he rose wearily, murmuring: “This won’t do. I must find another way.”

Emily’s eyes filled with tears as she read the order. “What is to be done? It’s a government order; you are a government servant and must carry it out.”

Raiffeisen walked up and down. At such times he felt the pain again in his eyes and when he took off his spectacles everything seemed to be shrouded in a veil. Ceaselessly, the words rang in his mind: “…to those who can pay cash...”

“That’s impossible!” he said aloud. “I can’t do that!” There rose before him the pleading faces of the poor folk, some of whom had hardly a few pence left. Their eyes stared at him: “And us - what will happen to us if we can’t pay?”

All at once his mind cleared. It could never have been the Government’s intention that he should interpret the order literally. All those in need must be helped; otherwise there will be injustice which would go against God’s command. The collection of the money must in no way be allowed to conflict with His command.

Here was a new way out of the dilemma! Of one thing Raiffeisen was now sure. All who were in need must receive help, but those whose need was not so great should not share in the distribution, otherwise they would be taking flour from those whose need was greater. Not whether a man could pay, but the extent of his need must be the deciding factor. This, Raiffeisen decided, was the real intention of the government - to help. Who then would pay for the flour? For there was no mistaking the meaning of the order. He turned all the possibilities over and over in his mind, but he could think of no means of obtaining the cash with which to settle with Koblenz. The only way seemed to be to give the flour to those who had no money against a promise to pay later on. This he realized was a course which might turn out badly for himself, but in his heart he knew it was right and his mind was at rest.

Emily agreed wholeheartedly with him. "If you act otherwise, you would be untrue to yourself," she said.

Early next day all the parish clerks met together for the distribution. Raiffeisen read out the government order and looked round the circle of perplexed and dumbfounded men, none of whom ventured to express an opinion.

"We all agree that such a method of distribution would be unjust," he continued, "but I have a suggestion to make; that we should form a Poor People's Committee with a representative from each Commune who will make out a list of those in pressing need. To them flour will be given on credit, payment to be made within a specified time."

He stopped speaking and waited for his words to take effect. The men's feelings were reflected in their faces. Obviously they were doubtful about running counter to a government order, but on the other hand, if they carried it out to the letter, that would be contrary to God's justice. The only way would be to wait and refer the whole matter back to the government. But then the flour would lie for perhaps a week under the very eyes of hungry people. Faces began to brighten and even a smile spread over one or two. Then a man rose and stretched out his hand to Raiffeisen: "I'm for your plan, Mr. Mayor!" With these words the tongues of the others were loosened, and all agreed.

Drawing up the lists presented quite a problem. There were the articulate, demanding poor about whom everyone knew, but among the village folk were families who hid their poverty, ashamed to let others know of it. By midday, with hard work and a lot of argument, the parish clerks had prepared a list, so that each person could have his share of the flour. All promised not to go back on their word and to pay as soon as possible. For the next few days their needs were satisfied.

But then - what? The lucky ones laughed: “Our Mayor won’t forsake us !” said one, voicing the thoughts of them all.

The Bakehouse and the Bread Union

Friedrich Wilhelm Raiffeisen knew that he had won the trust of the people, and the realization carried him over many difficulties with which he had to cope alone.

The report to the government office must be written and sent off. Although he could rely on the parish clerks for support of his action, the final responsibility rested on his own shoulders. He had taken upon himself to put his own interpretation on the government order and for that he must answer.

One evening Emily was sewing by the cradle while he sat, head on hands, seeking the right solution. Looking over to him, his wife said: "I would simply write: My conscience told me it should be thus and not otherwise." Raiffeisen looked up and a light spread over his face. He embraced his young wife: "You have found the right way, Emily. Where should I be without you!"

His pen flew over the paper without stopping until the letter to the government was finished. But the kernel of his clear and comprehensive statement was the sentence, "My conscience ordered it so."

He wanted to hand the letter personally to the Landrat in Altenkirchen. The grip of winter was beginning to relax and on those roads which had been cleared could be heard once more the merry bells of woodcarts and the messengers. The parish clerk of Weyerbusch overtook the Mayor, who as usual, was on foot. Laughing, he stopped his sleigh and called on Raiffeisen to mount. "Why do you always make such a secret of going on a journey, Mr. Mayor?

After the ‘miraculeous flour distribution,’ anyone would be glad to give you a lift.” When Raiffeisen was seated the clerk cracked his whip and the horse set off at a gallop. The wind lashed the two men’s faces and prevented further conversation. What a change there was in the people! Everywhere faces were happy, a good deal of work was in progress and greetings flew hither and thither. Even the face of nature was brighter!

Anyone who looked deeper, however, realized that the relief was only temporary. The gift of food would only last a short time. After that further supplies would have to be found if bitter hunger was not to be a guest again in the cottages of the Westerwald.

Could the government give any further help? That was the question Raiffeisen wanted to put to the Landrat today. He had only a meagre hope that the stores would again be opened for the Westerwald folk. For in the Rhine district, in the Black Forest, and in the Eifel hunger was abroad - and in the Jura and in the Thuringian forest it must be the same.

“Where shall I drop you ?” asked the clerk, on the road down to Altenkirchen. Coming out of his daydream, Raiffeisen said: “I must report to the Landrat about our having taken the law into our own hands over the flour distribution.” The clerk reddened: “God’s thunder! Supposing the high and mighty ones don’t like that ! You ought to have brought all twenty-two of us with you, then the gentlemen would have had to change their tune!” But he breathed more freely as he drove off again from the Landrat’s office.

The Landrat received Raiffeisen with the greatest friendliness. “What is the position now in Weyerbusch?” he asked good-humouredly, offering his visitor a chair.

The Mayor thanked him, but remained standing as he handed over his report. As the Landrat read it, however, his expression became grave. Finally, he put down the report in silence. Still he said nothing, as he rose and paced up and down the big, elegant room. Stopping suddenly in front of Raiffeisen, he asked: “How old are you, Mayor Raiffeisen?” “Twenty-nine in a few weeks, Herr Landrat.”

The man with the greying hair standing in front of him nodded shortly. “Well, I am almost double your age, Mr. Raiffeisen, but

it would never have occurred to me willfully to alter a government order. Do you realize what that can mean for you?"

In that moment Friedrich Wilhelm Raiffeisen had a vision of his wife, Emily, lifting the baby out of its cradle and hugging it confidently to her. He pulled himself together. The Landrat was waiting for an answer.

"My dismissal from the State Service, Herr Landrat," he replied. He was no coward, and now he made no attempt to excuse his decision. The Landrat gave him a searching look; perhaps Raiffeisen's reply had impressed him. "You have only recently got married. You should have thought of your family before you endangered your position in such a foolhardy manner."

Raiffeisen stood stiffly to attention in the manner learned during his military service. "I did not act lightly, Herr Landrat, but as my conscience as a Christian dictated. What could I have said to the starving people?"

The Landrat was embarrassed. "First, you should have obtained new authority." He turned away and began to rummage among his papers. Finally, without looking at Raiffeisen, he spoke: "I shall not send on this report immediately to Koblenz. Your arbitrary behaviour could otherwise have unpleasant results for your position as Mayor. Naturally, you are now answerable for the full payment for the flour." Raiffeisen inclined his head a little, "Thank you, Herr Landrat."

He took the last words of the Landrat as his dismissal and turned towards the door, but the Landrat called him back. "Wait a minute. We understand each other then. Should your manner of dealing with the matter result in any disadvantage for the Commune of Weyerbusch, I shall have to lay the whole matter before the government in Koblenz."

With that, Raiffeisen was finally dismissed. This time, the Landrat did not offer to shake hands, but only waved him away. He seemed to be very subdued.

After this thorough dressing-down, Raiffeisen walked slowly down the wide stairway, his head bent so that he almost collided with a man coming up the steps. Raising his hat, Raiffeisen gave his name and apologized. The stranger's eyes opened wide on

hearing Raiffeisen's name: "Ah, so you are the Mayor of Weyerbusch! Everyone is talking about you and how quickly you brought help to the hungry in your Commune." Raiffeisen did not catch his name, only grasping the words... "of the Royal Government in Koblenz."

Confused and doubtful of himself, Raiffeisen left the Landrat's office. Was what he had done already known in Koblenz - or was this meeting an indication of a change for the better?

His state of uncertainty persisted for some days, and he did not mention it to Emily. His appointment as Mayor had not yet been finally confirmed and in the eyes of the government in Koblenz he was still "acting". However, since nothing further occurred in the next few days, his doubts gradually dispersed. The Landrat had evidently kept the matter from the authorities in Koblenz, for which Raiffeisen was doubly indebted to him.

Deep concern again took a hold on the Mayor's office in Weyerbusch. The food had only lasted through the few weeks of the greatest need, and although the winter was nearly over, there was no end in sight to the hungry times. In many a poverty-stricken household the last grain of flour had been used up. Bread was getting scarcer and dearer.

Raiffeisen had taken these days to long lonely walks. He pretended to be seeing to the state of the roads, but in reality he was deeply concerned with a new problem.

While it was not possible to grapple with the roots of poverty, at least he must strive to alleviate its worst result - hunger. In Altenkirchen it had been made only too clear that he could expect no further help from Koblenz. The Weyerbusch folk must therefore help themselves if they were not to sink into even deeper despair. Help themselves - help themselves!

The wanderer had reached a high point in the range of hills. Between the rifts of snow the brown earth was visible and a light mist rose from the melting snow. In the early spring air there was promise of renewed hope and warmth.

Renewed hope and promise - a way to these must be found. What one man alone could not do, perhaps many could - if they worked together. Breathlessly, Friedrich Wilhelm Raiffeisen listened

to his inner voice. Suddenly everything was bright and clear. Many could do it - if they worked together!

Involuntarily, the man sank to his knees. “Lord God, if this should prove the way,” he stammered. He thought no further, for his whole being was suffused with light.

Not until the damp cold from the ground penetrated his knees did he rise. Embarrassed, he looked round, but nobody had seen his action. On his return home, his altered demeanour was apparent to his wife. “Whom did you meet to-day, Friedrich Wilhelm? she asked. Her husband pinched her cheek and smiled. “I met my good angel,” he said mysteriously, and kissed his wife - a thing he seldom did while she was busy in the kitchen.

“Take care that your good angel stays beside you then!” she laughed, wriggling out of his arms. Raiffeisen was serious. “That would be the greatest mercy that God could confer on me!”

The woman looked searchingly at him. She had thought that she knew him through and through, but new sides of his being were still revealing themselves. She realized that it was this hidden strength, which had attracted her from the first moment when she saw him among other happy young people.

“I must summon the Poor People’s Committee,” he said later on. “Things have gone so far now that they trust me.” “What are you going to start now?” asked Emily, astonished. “We must get food and bread for the Commune again somehow. If I can persuade the Committee to agree with me, we will manage it.”

Emily never pressed her husband to tell her anything until he was ready, as she knew he would never talk about a plan until it was complete.

A few days passed before the full Committee could be assembled, and meanwhile, Raiffeisen had found time to look at his plans from all angles. He was now fairly well acquainted with the circumstances of the folk in the smaller villages, which it was essential to know before he faced the Committee.

The parish clerk and the Committee members were full of anticipation, although Raiffeisen had not given any precise reason for the meeting. Most of the parish clerks thought an approach should be made again to the government authorities to send another consign-

ment of flour, since nothing was left over from the first. It had been impossible to keep back even the smallest reserve against a return of hard times.

Raiffeisen had considered long and carefully what he should say: “I thank all the members of the Committee for responding to my invitation. Without your help it would not have been possible to carry out the flour distribution so quickly. One man on his own is powerless. Only by uniting the efforts of many can we get the resources to achieve the apparently impossible. The right use of the government help has shielded many families in our Commune from the worst suffering.” The members nodded thoughtfully at these words, but they were no wiser than before, although from Raiffeisen’s words they realized that he must have some special reason for keeping them together.

After a short pause, the Mayor continued: “The task of the Poor People’s Committee is not yet finished; in fact to me it seems to be just beginning. We all know that something more must be done to ward off hunger in the coming months, since there won’t be enough to eat in the Westerwald until the next harvest. In Altenkirchen the Landrat told me that we can’t count on any more help from the government. The need is great in other provinces as well, and the resources of the state are not nearly sufficient. If we don’t wish to see many of our neighbours and fellow citizens condemned to direst hardship, or even to starvation, we must help ourselves.”

Some of the men were getting restive and Raiffeisen felt that he must be brief. Quickly he came to the main point.

“There is only one way. We must jointly procure more flour.” Jointly - the word hung in the air as though already meeting opposition. “That’s easily said,” remarked one man with a jeering laugh, “but no one in the whole of Germany will give us flour on tick.” “That I know and have foreseen in my plan. We’ll raise a loan and ourselves buy the flour,” the Mayor concluded.

All at once loud argument broke out among the Committee. The man from Hilgenroth rose to his feet: “A loan? From the usurer Birnbaum, perhaps? I’ll have none of that!”

Noisily, the others backed him up. Among them were men who had so far kept out of the usurer’s clutches. Raiffeisen waited until

the noise had subsided: “I was not thinking of the usurer. You - each one of you - could lend as many talers as you can spare to the Poor People’s Committee. We can find others better off in the Commune — and if they only contribute a few talers, we shall be able to buy flour and distribute it against payment after the next harvest.”

At these words a sudden silence fell over the meeting. None dared to look at his neighbour, nor be first to speak, for they were taken aback at such a suggestion. Finally, one ventured to ask: “And who will be surety for the repayment?”

This was the crux of the whole plan, as Raiffeisen had known from the start. “We shall just have to trust each other,” he said with a smile. “Our fellow men who are in need are peasants like ourselves, or labourers with a field or two, any one of whom will offer his property as surety in return for help in his time of need. You yourselves need have nothing to do with the borrowers. The Poor People’s Committee will lend the money and recoup it again in six months. The sums will not be so large that the borrowers will not be able to repay them.”

As Raiffeisen had foreseen, this argument struck home; on the one hand misery and hunger, on the other an appeal for confidence; opposition to the one implied approval of the other. In any case, there were many farmers, tradesmen and artisans who in the course of years of industry and thrift had put by a nest egg which was safely stowed away in their houses. Now this was the last - indeed, the only - means of saving the poor folks from starvation.

Raiffeisen sensed the debate going on in the men’s minds. Such a proposal was new and unheard of, for it was most unusual for countryfolk to entrust any of their savings to any kind of Committee or union. Certainly, in the towns there were savings banks, but no farmer ever went near them!

The Mayor rose and took from his desk a small purse. “I also have saved a little which I will lend to the Committee, since I am sure that in the autumn it will be repaid.”

The atmosphere thawed perceptibly. He pressed no one, but merely described what would have to be done when the loan had been raised. Grain ships were on their way down the Rhine from South Germany, Poland and Russia, to anchor in the great ports of

Duisburg and Cologne. Contact would have to be made with one of the big trading firms. Now that the roads were open, they could provide their own transport to the Westerwald.

Once again the clerk of Weyerbusch threw in his lot with Raiffeisen. "I'll put my share in against an IOU and pledge." Some of the others quickly followed suit, and in the end those who still hesitated felt that they could not be left out. The Committee members could not, of course, themselves raise the whole of the money required. It was therefore decided that each member should approach the better-off people in his district and ask them to contribute, since the larger the number of lenders, the less money each would have to contribute.

As he shook hands with them all, Raiffeisen's heart was light, but his eyes pained him as always when he had to deal with a difficult situation. Outwardly, however, he remained calm. The folk around him were also excited, for they were beginning to realize that a new dawn was breaking over the Westerwald in their joint effort to rescue their fellow men from penury.

"Who will put all this in writing?" asked one member. All eyes turned to Raiffeisen, as the obvious person. "We shall need to have a list of all contributors within a week. Hunger presses and we have no time to waste. Then we can buy the grain at once."

The following day all the members of the Poor People's Committee went from house to house collecting contributions to the loan. The list grew; who would have thought so many talers lay hidden in the Westerwald? The following Sunday the Committee assembled to report results.

Raiffeisen collected the lists. Against some names, three crosses took the place of a signature, and the clerk made a note of the name. The talers stood in little piles in the Mayor's office.

"We have sixty contributors," said Raiffeisen. Never had he dared by a long way to expect such a large number from the 22 Communes. A wave of goodwill surged over him and in his heart he felt ashamed at having had such a poor opinion of the Westerwald farmers. In many a man's heart there slept the spirit of humanity, waiting only for the opportunity to express itself.

"Tomorrow, we go down to the Rhine!" The words rang out

like a shout of joy or the song of victory after a battle. Raiffeisen had already found out which firm he should approach. This time he did not go on foot to Altenkirchen, but much more quickly in the coach belonging to the parish clerk. With him went Hannes Becker, parish clerk of Hilgenroth. In Altenkirchen they boarded the express coach via Neustadt. For Becker it was his first trip to the Rhine.

The journey went merrily in the early spring day. As yet the trees had no leaves, but the swelling buds were visible. Raiffeisen kept a sharp look out on the road as they went along, for in a few days the grain wagons would pass that way.

In the whole district of Weyerbusch the number of beggars had decreased considerably, but as they passed though strange villages the Weyerbusch men noticed how many there were - even children - along the road. The great famine of the spring of 1847 was widespread, especially in the farming country where there was no trade or industry, and money was scarce in many homes.

The two men spent the night in Linz on the Rhine. This time Raiffeisen could not spare the time to visit his in-laws in Remagen since he was to go on by the earliest coach to Cologne.

Mayor Raiffeisen met with an astonished reception in the firm down on the quayside. As the two men sat in his office the chief clerk asked: “Since when have servants of the state bought grain direct instead of through the trade?” “I am here not as Mayor but as chairman of the Poor People’s Committee of our Commune,” Raiffeisen explained. “The Commune is starting up in business, then, and will subsequently sell the grain?” asked the merchant incredulously.

“We are not going to sell anything, only distribute grain. The Commune is not out to make any profit; its work is voluntary and unpaid.”

“Ah a welfare organization.” The clerk shook his head. “Hitherto such dealings have always come through a religious body.”

At these words Raiffeisen smiled: “We also belong to a great Order - Christianity!” The clerk was silenced. He accepted the order for 200 bushels of rye.

“As your firm has no credit with us, we must insist on payment in cash which will be due on delivery of the goods,” explained the chief clerk finally. “In any case, you will be entitled to a discount for cash.”

Raiffeisen nodded in agreement. “We have allowed for that and the full amount will be paid on delivery of the goods.”

The firm arranged transport as far as Linz and the order was booked straight away. Friedrich Wilhelm took the shortest way home via Siegburg.

Within three days a long column of wagons rumbled over the Westerwald hills. The drivers’ whips cracked as merrily as before when the sledge column went to Altenkirchen. Hope and joyous anticipation shone in every face and some drivers were singing for joy, for never before had they had a trip to the Rhine.

On his next journey, Raiffeisen took the express postcoach, carrying with him a heavy bag of shining talers well hidden in a roomy pocket. Hannes Becker was again his companion and bodyguard, although no one in the coach could have suspected what treasure he carried. Moreover, not wishing to be solely responsible, the Mayor liked to have a second signature to all transactions.

The grain had already arrived and proved to be just what was ordered in Cologne and the price had even gone down a little. “In view of the social purpose of the transaction, we have charged the lowest price we could,” explained the clerk. “For a proper business deal, we would have reckoned a higher rate.” Even the chilly atmosphere of a Cologne business office became more friendly through the humane enterprise of Weyerbusch. The first drivers who had not been able to start off at daybreak, were only back in Weyerbusch by midnight, but even at this unwonted hour the village streets were still noisy with laughter and talk and much coming and going. The wagons were housed in the parish clerk’s barn, as next day the grain was to go to the mill in Birnbach.

While the corn was running through the mill and being ground into precious flour, Raiffeisen was already again on the road to Altenkirchen. For a few days he had neglected the office work, but he felt that his first duty as Mayor was to succour his people.

His wife had grumbled: “What have you to do in Altenkirchen. Can’t someone else do it instead?” He stroked her hair as he said with a smile: “Not this time, my dearest, it’s a matter of a fair price for the bread.” She understood. “You want to get the price reduced?” “Yes, I can ask for that as the grain was cheap.”

Raiffeisen had no doubt he would secure a lower price. His intention was to bring the ready-baked bread to Weyerbusch for distribution. A member of the Poor People's Committee would collect the money for it and those who had no money could have the bread on credit. This procedure was rather cumbersome, but it seemed fairer than selling the flour, as many people had no proper oven in which to bake bread, a fact which had come to Raiffeisen's knowledge when the government flour was distributed.

In Altenkirchen he found just as big a crowd in front of the baker's shop as several weeks earlier, for there was still a shortage and the price kept on rising. In fact, many people could no longer afford any bread, but stood about in groups begging at the street corners and pouncing on any scraps from other people.

Entering by the back door of the house, Raiffeisen asked to see the master baker, but not until he had given his name and standing as Mayor would the baker see him. "I can't have anything to do with these people," he said as he came in sweating from the bakehouse. "You can well imagine the number of folk who would like a share in the bread - and at a low price at that!"

At this Raiffeisen nodded. "Is business really good these days then?" The baker shrugged his shoulders. "It could be better, if only the flour wasn't such a time in coming."

His visitor was surprised at this remark. "But there are grain ships down on the Rhine and the big mills are working day and night." The baker laughed. "We bakers are holding back from buying. If we all rushed in the price would rise even quicker. We're waiting until there is more competition!"

Raiffeisen knew how, in times of need, many people filled their pockets. Some day there would have to be legislation to keep essential foodstuffs like bread out of the fluctuating game of supply and demand. The government would have to take stronger measures to regulate prices in hard times.

The baker was pressed for time. "What brings you here to-day Mr. Mayor? A lot of Weyerbusch folk buy their bread from me." With a nod of assent, Raiffeisen said: "I also have come to ask a favour of you." Cautiously the baker said: "If you want me to agree to a lower price for my bread, I can't do it. Others would soon

get to hear of it, and then I should have to reduce the price to everyone."

"In my case, however, there might be something to be said for it!" commented Raiffeisen. He described the purchase of grain and the reduced price for milling. "You likewise would receive an agreed price for baking, but in that case the bread would have to be cheaper for the Weyerbusch folk," he concluded.

After a moment's thought, the baker shook his head. "I'll buy the flour from you, but I won't have any monkeying about with the price of the bread."

Raiffeisen's face fell. Was it all for nothing that he had raised the loan and bought the grain? There was only one thing to be done: to use some of the loan to buy bread for the penniless folk and let them have it on credit. But in that case, there would be only about half the number of loaves for the same money as could be made out of the 200 bushels of grain.

There was no bakehouse in Weyerbusch or the other villages round about. The farmers baked their own bread and in good times it was brought round by the "baker's boys" to the cottages.

The baker had no time to waste. Never before had there been such a demand for his bread, and in the end, the Mayor's people would have to buy from him too.

"Bring along the flour then. You don't want to lose anything by your somewhat hasty purchase." This was the baker's last word. But Raiffeisen shook his head. "For us it is a matter of help, not of business." The baker took himself off. Let the Mayor keep his flour then. Only in Altenkirchen would there be any bread.

Very depressed, Raiffeisen left the house. He had intended bringing his wife some small gift, but now he forgot all about it. He strode round the eddying crowd of people, absentmindedly returning greetings. Those who had bread to take home were all right - but what of those sitting down hungry in their huts to brews made from green leaves? Misery was their lot!

As the roads became quieter, he could think better. In Birnbach the corn was still rustling through the mill, the flour filling into sacks waiting to be turned into bread. Costly bread which makes one man rich and the other too poor to have enough to eat! No, that he

would never agree to! But how were folk to get bread at a fair price? Suddenly he said aloud: “We’ll bake the bread ourselves.”

Scared, Raiffeisen stopped to listen. He looked around realizing with a shock that he was alone in the road. Had he himself spoken the words aloud?

“We’ll bake the bread ourselves,” he repeated slowly. But how without either baker or bakehouse. But once the decision was taken, ways and means must be found to carry it out. This problem gave him no peace. Silent, he sat at home, telling Emily only of his failure at Altenkirchen. “What will you do now?” his wife asked anxiously. He smiled, “That I don’t know yet, but you must help me to persuade my good angel to give me inspiration.”

Walking over to the cradle, he spoke to his child, who crowed with delight and held out her arms to him. “Daddy must go away again and think, little Amalie,” and he went out to have a word with the parish clerk.

In front of the Mayor’s house was a wide grass plot reaching down to the road. Once there had been plans to lay out a garden here, but that had come to nothing and the place had been left wild. This piece of ground belonged to the Commune; it was just the place to build a small bakehouse. In his mind’s eye, Raiffeisen saw a brick oven with a little house over it, and a covered shelter for the baker’s helpers. No more was needed! Here they could build the oven and they would have no time to lose, for hunger would not wait.

The parish clerk, to whom Raiffeisen imparted his plan that very day, approved at once. “We built the schoolhouse, didn’t we? Then we can build a small bakehouse much more easily,” he said, delighted to be the first to hear of the plan.

Raiffeisen drew up the plans and made a working drawing himself. When the parish council met two days later he found a builder without any trouble, for the building of the school had brought renewed vitality to the village.

A bakehouse in Weyerbusch? The idea was rapturously received by the poor peasants and labourers, hoping for cheaper bread. Building materials were available from an abandoned barn, so that the very next day Raiffeisen could lay the foundation stone and the

men could get to work, laughing gaily as they mixed the mortar and carted the stone. To get the right shape for the oven and see that the draught was good called for great skill. By the second week the roof was on and a white ribbon floated from above. And then, lo, there stood the bakehouse, spick and span.

In the meantime, Raiffeisen had been looking round for a good baker. In Hamm he found one who was out of work and took on the job without hesitation. “What the bakers in Hamm and Altenkirchen can do, that I could do long ago,” he said. For two days the oven was fired to dry it out and then it was ready for the first batch of loaves.

When the bread came golden-brown from the oven, Friedrich Wilhelm Raiffeisen realized that he had won a hard fight against hunger. He cut into a warm loaf and distributed the soft savoury slices among the children who were standing about. The Poor People’s Committee was turned into a “Bread Union.” Daily, the bread was distributed at the Mayor’s house. Schoolmaster Weiher kept the accounts, and as school began at 8 o’clock, the distribution had to be over and the accounts done before then.

Raiffeisen proposed to the Bread Union that there should be two prices. “Even now, we can sell the bread cheaper than in Altenkirchen, but for the poor who can only buy on credit, we can charge half the ordinary price.”

The schoolmaster presented the accounts. After deducting the cost of the flour and the baker’s wages, there was enough left over to pay interest to the sixty people who had lent the money, and even a small sum to put aside in case any families were unable to meet their debts after six months.

The news of cheaper bread in Weyerbusch soon spread. In Altenkirchen and elsewhere there was a terrific uproar. Here and there the talk was of following the Weyerbusch example: small groups got together but they had not enough money to buy grain or flour wholesale. To many of the Westerwald folk, Weyerbusch was an example of what could be achieved by joint action, and already their plans to form similar “Bread Unions” were causing a general fall in prices.

With the advance of spring there was work again for the poor folk and fresh grass for the hungry cattle. The farmers were plough-

ing and everything seemed to be taking a turn for the better.

But Friedrich Wilhelm Raiffeisen's vision probed deeper.

One day on his way home from Riederbach he noticed that many farmers had ploughed only half or quarter of their land, leaving the rest fallow. "Why don't you plough the whole field," he asked one farmer. "Do you leave so much fallow every year?"

The Riederbach farmer shook his head. "What should I plant there? I've no more potatoes and no more seed."

"No potatoes - no seed?"

"We had nothing to eat," he explained, "so we had to take some of the seed potatoes for the kitchen."

"But now we need a bumper harvest - how can we get it if you don't plant enough?" The Mayor felt overwhelmed by disappointment. All the efforts of the past winter would be to no purpose if the next harvest should turn out poor again.

The farmer shrugged his shoulders. "I've tried to buy potatoes again, but there is not a pound to be had in the whole of the Westerwald!"

"Then we must look for them somewhere else," Raiffeisen had heard enough. With a greeting, he continued on his way, asking here and there about the seed position. At every cottage the answer was the same: "We haven't any more!" "And what will happen when the winter comes?" he wondered. "Will the folk all go hungry again?"

Their hard lot had made the farmers dull and submissive. Since none of them had ever been beyond the bounds of the village, they imagined that any change was impossible and they believed that a year of famine was invariably followed by several lean years.

Raiffeisen had already sent in another order for grain on behalf of the "Bread Union," but this time he did not need to go to Cologne in person since his previous cash payment had entitled him to credit. The grain was loaded up in Linz and paid for, and once again the wagons rumbled along on their day's journey through the Westerwald.

This time, Raiffeisen had also looked round for another bargain purchase. From the price list sent him by the firm, he learned with astonishment that rice from overseas was cheaper than the home-

grown grain. The third order, therefore, included five bags of Java rice, an additional supply of food for the poor folk of Weyerbusch, for which Raiffeisen paid just over 86 talers.

The problem of seed potatoes remained with him day and night. The "Bread Union" did not have sufficient funds to meet such a purchase. And the farmers themselves would have no money until harvest time. The only thing to do was to discuss the whole situation at the next parish meeting.

Throughout the winter Michael Penkhoff had been working in the woods which, even after the land distribution of the "Twenties," had remained common property. The peasants enjoyed certain wooding rights which laid down the amount each could take for his own use. Often, however, great damage resulted to the woods, since most people just cut their share wherever it was most convenient. In those parts of the forest which were most difficult of access, the timber was over ripe, so that the best parts of the forest were running wild. Moreover, the regulation requiring replanting for every tree felled was ignored by many.

Michael Penkhoff loved working in the forest, and had an eye for any damage which he reported to the Mayor when he came to collect his wages. "Someone should be in charge of the wooding rights," he suggested. "Then there would still be something left for the Commune as a whole."

The Mayor took note and spent a whole day walking through the woods with Penkhoff. He saw the healthy young forest, as well as the bare slopes where no planting had been done. On the upper slopes the old growth was dense. "There's a lot of money here for the Commune," Penkhoff remarked. "The wood has been ripe for a long time and the trunks are sound. Such timber would be in demand for masts and ships down on the Rhine."

Surprised, Raiffeisen asked, "Where did you learn so much about forests? Penkhoff smiled ruefully: "I was in the Forestry School at Siegen. After two years there was an accident due to my youthful carelessness, so I came back to the Westerwald and took over my parents' farm. What happened afterwards you already know."

"You should be our forester," said Raiffeisen, noting as he spoke how Penkhoff flushed with pleasure. "I would like to do the best

I could for the Commune, and to get the forests in good shape again," he said.

Now Raiffeisen saw a solution to the problem of the seed potatoes which had been troubling him deeply. At the next parish meeting he painted a gloomy picture of the potato situation.

"By our joint efforts, we have rescued ourselves from last winter's famine, but do you want to see another winter like it?" Scared of such another hungry year, they all agreed that plans should be made in advance. "We must cultivate every field." Raiffeisen proposed. "In the Nassau district we can get all the seed potatoes we need." Before him lay a copy of the "Rhinish Mercury" from which he had gleaned this information, which, like the conversation with Penkhoff he regarded as an omen.

The Greeks have a proverb: "Omens are the words of the Gods." For him who has ears to hear, they point the way. "This time, the forests are going to help. Penkhoff has shown me timber which should long ago have been replaced by young trees. The sale of this will pay for the seed potatoes and by harvest time the money will come into the Commune, and we shall have got the better of our hunger."

The Mayor had put all this in clever, persuasive words and now he waited for the response. He foresaw what they would say. "By the time the timber is felled and sold it'll be too late to plant potatoes," one of the clerks objected. Raiffeisen nodded: he had himself worked on a farm until he was 17. "I've thought of that and I will lend the money to buy the potatoes. But you must agree to give the timber as security."

They all fell in with this suggestion.

Raiffeisen was going off on a long journey and this time there were tears in Emily's eyes as she said goodbye. "I imagined life with a Mayor to be quite different," she complained, not angrily, but it went to his heart to see her so downcast. "I'll be back again soon. In four days I'll hold you again in my arms," he tried to comfort her. But Emily was still sad: "Perhaps then you will have an hour for me so that I can tell you something that concerns us two alone?"

Anxiously, he thought how little time he really did spare for his wife. "It's - there will - there's another baby coming!" Emily smiled

through her tears. Now it was out, what she had been trying to tell him for days, but every evening he had come home so exhausted and careworn.

It was a lovely morning towards the end of April. Raiffeisen was undecided whether he could put off his journey and spend the day with his wife in celebration of the news, but even if he went down to the office, at least she could feel that he was near at hand. But as he hung up his coat again, Emily was scared: "What are you doing, Friedrich Wilhelm? Aren't you going away?" "I shall stay with you now, Emily, and go tomorrow instead. It won't matter if the potatoes come a day later."

"But you must go!" She pressed him. "I was only joking!"

"With tears in your eyes?" her husband responded seriously. "I have neglected you too much. Forgive me!"

Raiffeisen sent away the coach which had arrived in the meantime, telling the driver he would go next day.

Emily was happier than she had been for many a long day. The sun shone so brilliantly and the birds sang. It was, she felt, as though she had just got married all over again.

The Mayor had opened his office window to the soft spring air. Listening to his little daughter crowing in her cot, he realized how long it was since he had paid any attention to her, and how, in caring for the troubles of all men, he had neglected his nearest and dearest.

Schoolmaster Weiher also had opened the schoolroom windows and towards midday happy children's songs floated over the village. Raiffeisen stood listening a long time before turning again to his work. In the afternoon the Weyerbusch folk were surprised to see their Mayor, who had not taken a holiday for many a long day, out walking with his wife. The women were glad, for they had sometimes thought that he neglected his pale young wife for his work.

Next day, Raiffeisen left for Wiesbaden where he learned all he wanted to know about Nassau. He was looking for seed potatoes, for although the spring was well advanced, it was still possible to plant in the Westerwald. In his capacity as Mayor, he had no difficulty in persuading a seedsman to send potatoes as far as Alten-

kirchen, the more so, as there were now few buyers interested in potatoes of which there were more than enough in Nassau.

"When will the consignment arrive in Altenkirchen?" asked Raiffeisen finally. "In four days, all being well," was the reply.

In four days the wagons rumbled into Altenkirchen carrying 33,000 pounds of potatoes which were transferred to the Weyerbusch wagons. From far around the farmers came with their barrows, so that the front of the Mayor's house was as lively as a market place. Those who could pay were delighted to find the price low, in spite of the cost of transport, but those who had no money deposited something as security and would pay when harvest came round. "Our Mayor is cutting the ground from under the usurers' feet," the peasants said to one another.

Next morning the ploughs were busy over the fallow fields, followed by the women and children planting the potatoes in the warm, moist earth.

"With God's blessing, we should have another good year!" folk called to one another across the fields.

"In Honourable Recognition"

During 1847 the wounds left by "The Year of Hunger - 1846" gradually healed. Even the late sowing of potatoes was a magnificent success. Everywhere things were sprouting and no field remained untilled for lack of seed.

Although autumn was ordinarily the season for clearing the forest, the Mayor had put the labourers to work in the woods during April. High up on the rarely visited slopes of the Westerwald which fell away steeply to the Sieg valley, the clang of axe and the whir of saw could be heard all the week long. Between the felled giants the blue smoke rose from the fires round which the woodcutters warmed their midday meal.

Raiffeisen had sought permission from the Forestry Office in Altenkirchen to fell at this unaccustomed time. On the very next day the forestry commissioner had appeared on the scene, a good-tempered, elderly, bushy-bearded man. He lit a fat cigar before asking: "What is the idea behind your proposal, Mr. Mayor? The trees are full of sap and the wood soft and moist!" The Mayor had foreseen this objection. Rising, he said: "Will you come with me. It will be easier to explain while looking at the trees we wish to fell."

Willingly, the commissioner agreed. His kingdom was the deep Westerwald forest and he did not feel at home in the office. As they walked between the ordery fields, he marvelled at the industry with which every one was tilled. "I've seen districts where a quarter of the arable land is lying fallow - no one had any more seed."

Raiffeisen smiled. “Here in Weyerbusch it was just the same, but we bought seed and potatoes — as much as we needed.” “You bought - with prices as high as they are today?” The commissioner stopped in astonishment. “But no one had any money. How were the farmers able to buy?” “I raised a loan and the Commune pledged the forest as security.” Again the commissioner was astonished, but he was beginning to understand.

Raiffeisen continued: “The cash was only needed for a few months. Then, on repayment the Commune became creditor for the farmers. For that we need ready cash from the sale of the overripe timber.”

The commissioner tried to make sense of all this. “But will all the farmers be in a position to repay then?” “They have pledged their harvest in writing, so the Commune won’t be a single taler worse off!”

Impulsively, the commissioner took the young Mayor by the shoulders. “Every acre in Weyerbusch is under cultivation; with the harvest, hunger will be driven from your Commune. Yours is a great achievement - and out of your own resources with no help from outside!”

Raiffeisen nodded without speaking. If only the commissioner would now sanction the felling. But as they went on through the upper woods among the hundred-year-old trunks, it was an easy matter to secure permission. The old fir trees were still green at the very top, but on these slopes the ground was very dry. The trunks must be stripped of their bark immediately after felling so that they could dry out undamaged by decay.

Michael Penkhoff, however, led the old commissioner even deeper, where the forest had been completely neglected, and in silence the old man listened to what Penkhoff had to say: “Planting and care were needed, but there were not sufficient good foresters.” “I will suggest in Altenkirchen that you should be taken on in the Forestry Service,” the commissioner said on leaving.

Then when he was back in the Weyerbusch office with Raiffeisen, he asked, “Do they know in the Landratsamt what you have been doing in the last few weeks?” An uncomfortable sensation rose in Raiffeisen. He thought of his last encounter with the Landrat, when he had gone against government instructions over the distribution of the flour. Nothing more had been heard about that. And his

appointment as Mayor had been confirmed without any reference to his previous behaviour; in fact, the decree had been accompanied by an official commendation.

But on his exploits since, Raiffeisen had been reticent, preferring to say too little rather than too much. "I shall make a report when the whole matter has been successfully conduded, which I hope will be in the autumn," he replied to the forestry commissioner. "What you are doing must be made widely known and used as an example," was the latter's response.

Raiffeisen was a little uneasy when he had gone. It was to be hoped that in trumpeting abroad all that he had seen in Weyerbusch, the commissioner would not do more harm than good. However, nothing happened in the succeeding weeks to confirm these fears.

The commitments of the "Bread Union" were reaching such proportions that Raiffeisen was running into difficulties. At one time, the payment for the flour, for fuel for the bakehouse and the baker's wages could not be met. Less bread was being bought as many poor folk were content to take all they wanted on credit, and under no circumstances would Raiffeisen alter the price.

Once again he was forced to ask the Poor People's Committee for a loan. Bitter recrimination broke out at the meeting, and Raiffeisen had to listen to such remarks as: "Many people are objecting to being helped;" "What the husband earns is turned into gin," or "Chicory coffee isn't good enough any longer and expensive coffee beans are being bought in Altenkirchen." True, not many people were saying such things, but there were enough to cause those who had hitherto given money to hold back now and endanger the whole scheme.

For the first time, the Mayor recognized that benevolence alone was not sufficient to overcome poverty; it must be allied to education in self-help.

But he also knew the word of the Lord that one must not do good for the sake of thanks: "When thou doest alms, let not thy left hand know what thy right hand doeth."

"We must not throw away all our work because some among us have disappointed us," Raiffeisen spoke warmly to the meeting. "If we betray Christ's precept to love our neighbours, then we shall

be no better than those poor folk who so soon get used to being cared for by others!"

Once again his persuasive words had the desired effect and it was possible to carry on the work of the "Bread Union" into the summer. Nevertheless, the Mayor made out a list of all the poorer families whose breadwinner was working again. These he asked to pay for their bread in the first instance, and then pay off a part of the amount owing each week. As a result, the turnover of the bakery rose again and it was no longer in any danger.

Most of the poor folk were genuinely grateful. Many were proud to think that, with the arrival of summer they were again reaping the fruits of their labour and able to pay off their debts.

In August it was possible to let the bakehouse oven cool out and send the bakers away for a while. Folk could buy their bread where they pleased, from the baker in Altenkirchen or the carrier whose carts were again plying in every village.

Three months after the stormy meeting in which Raiffeisen had only with difficulty kept together the disillusioned benefactors, he was able to submit the accounts of the Committee and the "Bread Union." After a short, friendly greeting, he turned the meeting over to schoolmaster Weiher, who kept the books and reported: "The loan from the Poor People's Committee is being repaid after six months. A few small amounts are still outstanding, but these have been met out of the takings of the bakery. Any sums still owing will be carried forward and where the debtor has not disappeared, these will also gradually be wiped out. Finally, the books show a surplus of about 30 talers. I propose this sum should be entrusted to the Mayor to start a fund against future needs."

There was a short silence. Some of those present hung their heads in shame at having had so little confidence. Raiffeisen went over to the cupboard, and with a friendly word of thanks, repaid to each his loan.

Finally, he spoke: "This year the harvest is very good, so that we may hope that in the coming winter, Weyerbusch and its folk will be spared the worst of hunger. Nevertheless, I beg you all, if I should have to come again to you, don't shut your hearts and doors to me."

Through the village creaked the harvest wagons, full to overflowing. In the cornfields the sickles gleamed as the last corn was cut. The wives dug over the plots so that the potato fields should not be overgrown with weeds. Along the hedges the boys, shouting with glee, chased butterflies, while the girls cradled their simple wooden dolls in their arms.

"There's new life in Weyerbusch," folk remarked, glancing with gratitude at the Mayor's house.

One fine day the district messenger brought a letter from the Landratsamt. The previous week Mayor Raiffeisen had made up the accounts for the 150 bushels of flour and sent them to Altenkirchen. The poor folk had not betrayed his trust and had now paid for the flour they had received on credit in January. There were only three or four tardy payers whose debts the Mayor had settled out of his own pocket. The receipt for the money was now safe in the office cupboard.

With some misgiving, the Mayor opened this new letter, but saw that it did not concern the affairs of the Commune. The letter was brief: "You are requested to appear at the Landratsamt on the 5th September in a personal matter." Raiffeisen pondered over his knowledge of officialdom. Had he done something wrong? Was he guilty of some gross neglect of duty?

At dinner time Raiffeisen showed this letter to his wife. "Will you come with me on this trip?" he asked gaily. "Perhaps I'm in for a wigging again and it would be easier to bear if I knew you were near."

Emily was a little anxious. When he had finally sent off the money for the government help, her husband had gradually dropped his reticence concerning the strong reprimand of the winter, and had told his wife everything.

"Government mills grind slowly," she joked. "Perhaps the reprimand has just filtered through to Koblenz." Raiffeisen laughed. "In any case, the poor folk of Weyerbusch can bear witness for me." But he could not load them all into a coach and take them to the Landratsamt.

The teacher's wife having gladly agreed to look after little Amalie for the day, Emily sat beside her husband in the coach on the way to Altenkirchen.

"For the first time in many months, Emily, we are going out together again." In spite of not knowing what was in store for him, Friedrich Wilhelm was in a good mood. "How seldom that has happened in the two years since we got married."

"That's not my fault," his wife countered gaily. "And now I'm going with you to your - judgment!" "No judgment without trial first. I'm bringing my good conscience with me," her husband replied in the same vein. "But we should do better to think of something nice to take home from Altenkirchen."

But Emily was still uneasy. "There's nothing I want - only one thing - that nothing has happened to your job when you come out of the Landratsamt."

Nothing happen to his job! Raiffeisen knew what he owed to his position as Mayor. But what he felt he owed to God would always come first, should the two duties ever come into conflict.

The bay trotted comfortably along. There was very little traffic on the roads, and in the fields the peasants were gathering in the second hay crop. The scythes rang against the whetstones and the scent of the new-mown hay filled the air, As the road fell away to the Wied valley, the houses of Altenkirchen came into sight.

"Don't be too long," Emily said to her husband. Her face was pale. "I don't feel very well and will wait for you over there in the café" Friedrich Wilhelm reproached himself for having persuaded her to come with him this time. In her condition - she was five months gone with their second child - he ought to have spared her this excitement. "Don't worry, Emily," he nodded to her again and sprang up the steps.

As Raiffeisen entered, the Landrat rose and came towards him. "It's a long time since we saw each other. When was it, Mayor Raiffeisen?" "On the 30th of January of this year, Herr Landrat," was Raiffeisen's concise reply.

The Landrat was still smiling. "I remember - that was the affair of the government help. Your payment has now come in. But in the meantime much more has been happening in Weyerbusch!" Now for it! thought Raiffeisen. Aloud he said - "Nothing very particular. The situation is better than it was - as in all the Communes of the Altenkirchen region."

The Landrat shook his head in vigorous denial. “You’re mistaken there, Mr. Raiffeisen. Weyerbusch Commune has recovered more completely from the hard times than the other Communes.”

This statement was a surprise to the visitor. Surely the Landrat had not summoned him to Altenkirchen just to tell him that. The Landrat continued: “I have studied very carefully all the reports concerning Weyerbusch that have come from you and from other sources. I have learned of the Poor People’s Committee and the ‘Bread Union’ which you started and how they benefited the people. Today, thanks entirely to your excellent work, Weyerbusch is in much better shape than other places.”

Raiffeisen slowly shook his head. “I couldn’t have done much if the Weyerbusch folk hadn’t stood by me. They did as much as I.” He could not imagine what had brought about such a change in the Landrat. What little help he had been able to give had been due more to his Christian conviction than to his position as Mayor.

This the Landrat brushed aside. “I know better, Mr. Raiffeisen. In procuring seed for the farmers you have started something out of the ordinary. How great are the personal commitments you have yourself incurred?” Now it was Raiffeisen’s turn to redden. “Who told you of this, Herr Landrat?” The fact was that through the agency of his uncle Lantzendörffer in Koblenz, he had borrowed a large sum of money from private sources. But the Commune had pledged its forests as security. So far, he had kept this to himself in order to avoid fresh arguments about this pledge.

“I got to know about it, Mr. Raiffeisen,” was the Landrat’s sole rejoinder. “Naturally, it is not fitting that you should take upon yourself debts accruing as a result of public action from which the people benefit. At my request, the government has sanctioned a loan from public funds.”

Raiffeisen had risen. “Herr Landrat, that. . .” “. . .is not all, quite right!” And now the Landrat smiled. Picking up a document which lay before him “Here is official recognition and appreciation by the Landratsamt.”

As Raiffeisen held the paper in his trembling hands, he thought of Emily waiting with an anxious heart. He wanted to hurry away to her and stammered a few words of thanks. Seeing the emotion

in his face, the Landrat did not detain him any longer. “In due course you will be able to take over a larger administrative district. I shall bear that in mind for the future.”

Raiffeisen found Emily still looking pale, but her husband’s shining eyes told her that he had not been dismissed. “So you’ve not been dismissed!” she whispered. “I was picturing us with trunks and child, looking for a new place.”

“That won’t be necessary, dear wife,” he said, smiling as he sat down beside her. “Just read this!”

Emily’s eyes flew over the words... herewith to express to you special thanks and recognition for the magnificent way in which you have carried out your work as Mayor of Weyerbusch.” Slowly she read aloud the last sentence, and as she realized the full meaning of the words, her eyes filled with tears. “Thank God,” she whispered. “We shall not be turned out of Weyerbusch!”

“Who can say for certain?” Her husband shook his head and told her what the Landrat had said about a larger administrative district. Emily waved this aside. “But you must not take it on, Friedrich Wilhelm. We don’t want to tramp about from place to place. Our children must all be born in one place.” “How many will there be?” he asked jokingly. “Anyway, the first two will come into the world at Weyerbusch.” This prophesy was only just fulfilled.

In January 1848, a confidential letter came from the Landratsamt, enquiring whether the Mayor of Weyerbusch would be prepared to take up office elsewhere, in a district covering a much wider area? Raiffeisen put the letter aside for further consideration, although the proposal was not unexpected since it had been indicated some months previously.

In almost three years since he had been in office much had happened. During the famine winter of 1846-47 he had had to cope with exceptional difficulties. Now, however, everything was running smoothly and there was a surplus in the Commune treasury from the favourable sale of the Weyerbusch trees to a shipbuilding firm, which had made possible the repayment of the government loan by the end of the year.

There was just one thing Raiffeisen had not been able to overcome; the ever-pressing lack of money of the poorer peasants. On many

a farmstead the usurer's hand still weighed heavily. Usually this only came to Raiffeisen's notice when a farm was up for auction, and then it was too late. The recollection of his encounter with dealer Birnbaum was still bitter.

Nevertheless, Raiffeisen was still undecided about his answer to the Landratsamt. His wife also must have a say, so at midday he told her of the proposal. Her baby was due to arrive any day now. She had hoped to have her mother with her, but the journey up from the Rhine would be impossible owing to the winter weather.

Emily was scared when she heard the new turn of events. "I can't leave Weyerbusch just now: the child will come any day. We must wait a little longer before we go," she said. Her husband gave a sigh of relief. He was already half inclined to accept the offer, for he was not really needed any longer in Weyerbusch. His successor would merely have to continue what he himself had started. He wrote accepting the offer, but asking what district the Landratsamt had in mind.

Two days later, the Raiffeisens' second child, also a daughter, was born, and was christened Caroline. This time the mother was forced to keep her bed for a long while and her husband was anxious in case the birth had left her with a weak heart. As soon as the spring came and the roads were open, a doctor's advice must be sought.

While she lay inactive, Emily had begun to ponder on the meaning of her life. Her love for her husband filled her whole being. And she suspected that there were within him still greater qualities just waiting to be released. For he was different from the usual run of men. When he had conceived an idea he never rested until it had become a reality. At such times Friedrich Wilhelm was no longer his own master, but was the medium through which this new idea took shape. In the quietness of her room Emily prayed: "If only I can always know how best I can serve my husband. My duty to him and my love shall be one with the love of God!"

The new decree of the Landratsamt broke into the peaceful days: ". . .and on 1st April 1848 you will take up your new duties in the Commune of Flammersfeld in the Westerwald."

Raiffeisen was delighted as he laid this decree on his wife's bed. "You will be nearer the Rhine and your parents will be able to visit us more often," he said.

Smiling, Emily shook her head. “You must not let that influence you. What do you yourself feel about Flammersfeld?” She had sat up to suckle the child, and if it were not for the weakness, she would really have felt quite well.

“Flammersfeld lies on the road to Neustadt and the new road there has never been finished. Now I shall be able to take it further,” he said with a chuckle.

The road - always the road. How well Emily knew him. Even before he had taken up his duties in Flammersfeld he was making new plans!

When Emily’s parents came on a visit during March they told of strange and disturbing events in the Rhineland towns: every German province was in a state of ferment; in the smaller provinces the city youth were rebelling against narrow authoritarianism. A passionate urge towards national freedom was sweeping away traditional ideas and a growing demand for a union of all German states was making itself felt. The powerful underground drive towards revolution was evident in open rioting.

But Weyerbusch was still as peaceful as ever. Only the newspapers brought belated and censored reports of the great upheaval which was breaking out all over Europe.

Raiffeisen sympathized wholeheartedly with this upsurge of the power of the people. But he rejected the exuberant statements of many a hothead who maintained that the overthrow of government authority implied that all discipline could be done away with. “First they knock down the kings, then they will deny God,” he said once in a long conversation with his father-in-law.

But after a few days the ordinary day-to-day tasks demanded attention and life reverted to normal.

One day, Friedrich Wilhelm set out for Flammersfeld to get a first impression of his new office and the people in the district, while he was yet unknown to them. It was a cold March day with a harsh wind blowing and clouds floating across a vast milky firmament, now hanging about in an angry-looking mass, now chasing like a frightened herd away to the horizon, while below the undulating land seemed to sigh with anticipation.

Raiffeisen strode along, feeling this to be the road to a new life.

All that he had already achieved must be left behind and he must begin again to carve out for himself a place in fresh surroundings.

Meantime, the sun had risen, sending shafts of light through the March mist, which gradually spread over the quiet, waiting landscape, touching here a brown field, there the peaks of a dark forest ridge. Now and again the red roofs of a village far away in the valley were revealed in shimmering brilliance.

A peasant whom Raiffeisen knew greeted him: "Good morning, Mr. Mayor. You're early to be so far afield!"

"Yes, it's just the day for a long walk!" was the rejoinder. "There's something mysterious abroad, as though everything is going to change - not only the weather!" The peasant carried an axe on his shoulder and was anxious in case there might be snow again when the east wind fell. "The Weyerbusch Commune comes to an end just behind Guldenberg," he continued, curiosity prodding him to find out how far the Mayor was going.

But this time, Raiffeisen evaded the question: "There's no end to the road, not even behind Guldenberg." The peasant took the hint, and laughed: "A safe return! Where would Weyerbusch be without you?" Without me? What am I but a tool in the hands of God, he thought as he went along. I am only a traveller on the road between this life and eternity.

Once past Guldenberg he took care not to miss the stones marking the boundary. There they were; grey, weatherbeaten and sunken so deep as to be almost unnoticeable except to the careful observer. He passed them by - Flammersfeld, his new home, welcomed him!

From now on the villages were all new to him. Giershausen, Schurdt, Krangen he read on the signposts. As he came out of the forest behind Krangen, he was almost upon the first houses of Flammersfeld. He asked for the Mayor's house.

"We've got no Mayor," the peasant replied. "But we're waiting to elect one." "Elect?" asked Raiffeisen incredulously. "Are you already so up to date here then?"

"It's always been the same with us - an ancient right that we don't want to give up."

A little troubled, Raiffeisen walked on. Apparently it was not yet known in Flammersfeld who had been appointed as Mayor. There

were still a couple of weeks to go before the 1st April when he was due to take up his office. But still, he had the appointment in black and white in his pocket.

Outside the Mayor's office, Raiffeisen decided to find out the meaning of this double appointment. He entered and found a clerk. In Weyerbusch he had had no clerk, but the Flammersfeld district was larger and covered thirty-three parishes.

After greetings, he asked for the chief parish clerk. The clerk shook his head: "This isn't a good day to speak to him, as he is busy in the slaughterhouse." However, Raiffeisen was not to be put off and sought out the chief clerk's office. He found the man just as the Mayor's clerk had said. A pig's carcass hung in front of the barn door and the man's apron was spattered with blood. He was busy disemboweling the animal and rolling the entrails into a tub beneath. "What do you want with me?" he asked suspiciously, not pleased at being disturbed.

"Finish cutting up the pig," said Raiffeisen. "In the meantime, I'll go and have something to eat at the inn. Then we can talk later."

"At least you've got some sense!" the parish clerk nodded and turned again to the pig. Who could the stranger be, he wondered? Perhaps a merchant, an agent from the town on the lookout for business. Not much hope here! So long as the Commune had no proper Mayor, nothing would be bought.

About 1 o'clock Raiffeisen returned. "Well now, let's see what you have brought," the man growled.

"I haven't brought anything," replied Raiffeisen quietly, "except a question. What about the decree from the Landratsamt regarding the new Mayor?"

The clerk was taken aback. "A decree did you say? We haven't held an election yet."

Perhaps it would have been wiser to go away then and make enquiries in Altenkirchen, for there was clearly something amiss here.

"Maybe you've already got such a decree, since you seem to know all about it?" The clerk had his suspicions. Raiffeisen could not lie. He pulled out his letter of appointment and handed it to the clerk, who deciphered it with difficulty. ". . .appointed as Mayor in the Commune of Flammersfeld. . ."

“We elect our Mayor ourselves and will only have the man we choose. Otherwise we won’t have any Mayor - even if the Landratsamt does think differently!”

The Mayor-elect found himself in an awkward situation. Here was the letter appointing him - and there stood the old parish clerk, his face flushed with anger, refusing to recognize the appointment.

“Who are you, anyway?” The clerk started to bluster again. Then he took another look at the letter. “Raiffeisen,” he read, and hesitated. His eye fell on Weyerbusch - then he saw the connection. Disconcerted, he continued: “But, if you’re the man who started the ‘Bread Union’ and got seed potatoes for the farmers - well, that’s another matter.”

Apologizing for his rough reception, he fetched some cider and called to his wife to come and greet such a distinguished guest. “But we can’t recognize the decree,” he said, sticking to his first words. “Only the Commune Assembly can decide, and I don’t know what they would say.”

After Raiffeisen had answered many questions, the two men parted as good friends.

The "Union in Aid of Impoverished Farmers"

At last, on the 22nd April, 1848, Friedrich Wilhelm Raiffeisen moved to Flammersfeld. It was a day of sunshine and gentle spring breezes; the cherry blossom was out; the swallows were busy building their nests under the eaves; in the meadows the sheep bells tinkled and the children were picking their first cowslips.

The departure from Weyerbusch had been almost like a festival, though it finished up in tears and sorrow. The band was drawn up in front of the Mayor's house. Each of the parish clerks had shaken Raiffeisen's hand, and with tears in his eyes, Pastor Becker had taken leave of his friend. After singing a farewell song, the schoolchildren had presented a picture of the new school. Half the Commune had crowded the village street.

The band played in front of the coach all the way to the end of the village. As Emily looked back, tears were streaming down her cheeks. Then the village was left behind - the coach rolled on to a new life.

"Why must we go away?" asked Emily with newly awakened anxiety. "There our children were born. Soon other people will be in our house and through our rooms."

In silence, her husband held her hand. Little Amalie sat on his knee, her bright eyes taking in every stone and every bird. Caroline, the baby, was already asleep in her mother's arms. Uphill and down, the big coach rolled on, leaving the heavy wagon with the furniture a long way behind.

Just past Guldenberg, Raiffeisen said to his wife: “Here is the boundary between the old home and the new. In time you will feel just as much at home in Flammersfeld too.” The first cherry blossom was out in the valley and the meadows were gilded with cowslips. The village folk gazed in wonder at the elegant coach. Who could it be travelling like that with young children?

In the Council meeting there had been strong opposition at the outset, when the arbitrary procedure of the Landratsamt became known. Raiffeisen had written informing the Landrat of this and proposing that the decision should be rescinded. This the Landrat had done after consulting Koblenz, but he had sent to Flammersfeld a counterproposal that Raiffeisen should be elected. Any other than he would be rejected - even by way of proving the independence of the citizens of Flammersfeld.

What the parish clerk, and especially Pastor Müller, had to say about the Poor People’s Committee of Weyerbusch as an example of brotherly love, however, quickly won over the opposition. In the end all the clerks in the district signed the resolution accepting the new Mayor.

A week later, the inauguration ceremony took place in the big Town Hall of Flammersfeld.

Now the coach rolled into the big, clean village. Although no one knew just when the new Mayor would arrive, folk ran out of their houses and the parish clerk himself came over to welcome Raiffeisen.

Emily disappeared quickly into the house. The thick trees close to the window oppressed her, and she missed the open view to a distant ridge of woods which she had loved in Weyerbusch. The first impression brought tears to her eyes, and she would have given anything to return to the old home.

Ah, how many times would she have to move from place to place as the wife of the Mayor who was first and foremost an official, and hardly ever at home?

A good while passed before Raiffeisen had received all the greetings and shaken every hand. When finally he mounted the stairs into the house, Emily had more or less gained control of herself. But her husband saw the bitter expression round her mouth and did not ask the question which was on the tip of his tongue as to how she liked

the new home. Instead, he walked over to the window, saying: “The trees seem to me too thick. We’ll have them pruned. I like an open view.” These words were as balm to Emily’s sore heart. Neither did he like the dark panelling; light panelling quickly made a dwelling more friendly.

Taking Emily’s hand, he began in imagination to rearrange the house. “Here should be your larder, there the table and the dresser.” Together they went through all the rooms until in the end he had charmed a smile again to his wife’s lips. Emily felt much better when her husband showed that he thought first of her and their home. Next morning, while the men were still bringing up the furniture, he was already in the office, where the various parish clerks were airing their hundred and one needs and demands. They were responsible for decisions in their own localities, but as far as the whole district was concerned, that was the concern of the “Office.”

“We need a new road down to the Rhine.” On that everyone was agreed. Since the road from Weyerbusch to the Flammersfeld boundary had been built they had had but one desire: the road - the road! Yes, privately, the men had to admit to themselves that this was the real reason why they had voted for Raiffeisen in the first place.

For the road, only one thing was needed - money! And on that all their plans had hitherto foundered. But Raiffeisen’s reputation for finding money for everything, if only he wanted to, had preceded him!

The Mayor nodded in silence, looking away over the men’s heads. They all talked of the road, never of the people. They had long ago got used to the fact that many folk in the district lived in poverty which was only endured because for generations there had seemed to be no remedy for it.

Not long after Raiffeisen took up his new office, a strange man came to see him. He was better dressed than was usual in the small villages of the Westerwald. A dark, bushy beard framed his youthful but determined face; a heavy gold watch chain suggested at least comfortable circumstances, if not wealth. He bowed courteously, giving his name: “Baron von Habeck from Cologne. May I speak privately with you, Mr. Raiffeisen?” Raiffeisen rose. “Come with me into my room, Baron.” He instructed the clerk to see that they were not disturbed.

The visitor spread out a map of the whole district of Flammersfeld. “You have not been long in Flammersfeld, Mr. Mayor, but from all I hear about you, you will already have a good idea of the circumstances of the population of your districts.” Raiffeisen nodded reluctantly. “As far as possible from the land registers and tax returns.”

“Then you know as well as I do that the whole population is over head and ears in debt.” The visitor continued calmly.

For a moment, the Mayor was uncertain whether the man sitting opposite him was a philanthropist or a moneylender, for what seemed to interest him about Flammersfeld was the economic position of the inhabitants. “Are you out to help the poor?” Raiffeisen attempted to turn off the conversation with a joke. But the Baron was in earnest. “I wish to do just that - and, if you are agreeable, with your help.”

Raiffeisen was suddenly filled with a great hope, but he asked himself why the stranger should want to engage in such a business in a district with which he was obviously unfamiliar. “If you want to better the lot of the poor I will gladly work with you.” He spoke cautiously as he did not wish to commit himself in any way without knowing the stranger’s plan.

The Baron from Cologne sat back in his chair. “I have spent much time studying political economy. In all countries the most progressive people are pressing for free enterprise. They establish great industries and increase the wealth of the country. England is some decades ahead of us and we can therefore learn a few lessons from her.”

Raiffeisen was listening attentively, and as his visitor had finished speaking, he asked: “What sort of lessons do you mean, Baron?” The Baron had anticipated such a question. Leaning forward a little, he began to speak again more forcefully. “The liberation of the small and medium farmers from basic dependence on the big landowners has forced every peasant to depend on himself in the economic fight for life. He has neither the insight nor the capital to improve his property so that it will yield a higher return. From year to year the rural population in many districts is becoming progressively poorer. I am in agreement with many scientists when

I maintain that, as has already been the case for a long time in England, the small peasants in Germany are doomed to disappear."

At these words such anger rose in Raiffeisen's breast that he felt he would choke. The words hung in the air as though carved out with a knife. "And you think you know a means of averting this menace?" he asked in a strained voice.

The stranger laughed, oblivious of Raiffeisen's expression. He felt that his purpose was already half achieved. "What must come to pass in the nature of things cannot be prevented - but perhaps between us we can succeed in reversing the fate of these poor folk in time," he said, tracing with his finger a particular area of the map covering 15 or 20 villages.

Raiffeisen held his breath. Was another lecture on economic theory coming - or was the man really a philanthropist? Eagerly he said: "Tell me what you propose to do."

In his turn, the Baron hesitated before making his meaning clear. He rose and stood looking down at Raiffeisen. "I will buy the land from the peasants and find new ways of earning a livelihood for them. I have enough capital to set up a big weaving shed for a start."

So now the plan was out! Raiffeisen's newly awakened hope died away.

"You want to save the peasants by first destroying their very existence," Raiffeisen, who had also risen, responded hotly.

The visitor shook his head, surprised at such an accusation. "I need workers who are dependent on me. They must be tied into my wider scheme."

The Mayor's hands tingled. In his mind's eye he saw the land sucked dry, denuded, a wilderness, the villages deserted and the peasants pressganged into a dumb army of slaves. And should he be a party to that?

"Spare yourself further words, Baron," he said coldly. "What you say about the supposed inevitable decline of the smaller farmers is an old theory, but one which has never been proved. The root of poverty must be removed. But you want to profit from misery."

In silence and trembling with annoyance, the Baron folded up the map. His face suddenly took on an ugly look. "Even you, Mr. Mayor, will not be able to halt the course of events which will

overwhelm you and all your fine talk of destroying the roots of poverty. The power of money is stronger than you! Good day!"

Raiffeisen remained standing with bowed head long after the stranger had departed. Behind the thick lenses, his eyes smarted, and when he turned to the window the branches of the trees merged into a close trellis behind which he was a prisoner. He must make a vigorous effort to shake off the depression which had suddenly engulfed him.

From the door rose a babel of voices - folk looking to him - their Mayor - for counsel and encouragement! He went out to the office and asked the clerk what had happened in the meantime.

"The post brought two orders for auctions in the villages of Reifersscheid and Hahn. I have already posted them on the notice board. Pastor Müller invites you to dinner within the next day or two. He will be very pleased if you can come and it will give him a chance to talk over some matters."

"Where did the stranger go?" asked Raiffeisen suddenly. The clerk shrugged his shoulders. "At the inn by the church a carriage was waiting for him. He took the Altenkirchen road."

So the Baron was not going to give up his schemes right away, otherwise he would have gone straight back to the Rhine. It would be as well to be on one's guard!. . . Soon Raiffeisen was again deeply involved in worries for his Commune. Such a serious proposition as the sale of half the Commune to a rich entrepreneur did not often arise. Possibly some of the farmers would even have fallen in with the idea, for many were in the same position as the Weyerbusch folk; the cattle in the stall, the wagon in the barn, and the best land mortgaged to the usurer who reaped the benefit of all of the farmers' labour. To sell the farm on favourable terms would have meant at least temporary release from such bondage.

Each week it was Constable Bankert's job to visit five villages. Petty quarrels or cases of dishonest trading came to light from time to time, which the constable had to report to the office in Flammersfeld. Having noticed that in the past the reports had been very irregular, Raiffeisen had instituted a new system which required each parish clerk to confirm the constable's visit - even if there had been no misdemeanour to report during the intervening period.

On receiving these instructions, Constable Bankert grumpily flicked over the pages. “The last Mayor always trusted me — without any sort of confirmation sheet.” But the clerk had already turned back to his work with the remark: “It’s all a matter of keeping order.”

“Order here, order there,” Blankert blustered. “I’m the one who keeps order in Flammersfeld!”

The Mayor appeared in the doorway. “Has there been a quarrel?” he asked. The constable muttered a greeting and went off. He liked drink, and in many a tavern which kept open late, the constable’s scruples concerning “order” were allayed with yet another glass of gin which was not charged up. Others followed - and who knows how many glasses Bankert had put away? His head on the inn table, he slept off his drunken stupor. When he awoke he had completely forgotten which villages he had visited and which he hadn’t. Thus it often happened that information concerning violations of the law reached the Mayor’s office only afterwards and from other sources.

At first he only frowned and called in the constable: “See that you carry out your work properly, Bankert. Who else should keep order in the Commune if not you, its official protector?” “It was an oversight, Mr. Mayor. All the other Mayors before you trusted me.” he said puffing out his chest.

“I’ll trust you once more, but from now on you must justify my confidence.” Thereupon, Constable Bankert was dismissed. Outside he grumbled angrily. “I wouldn’t take that from any of them - and they were all older than Mr. Raiffeisen!”

For a week this command was effective, but the next week Bankert fell back into the old vice. The Mayor wrote: “. . .for not carrying out your duties you must pay a fine of one taler, to be deducted from your wages at the end of the month. But it is only out of consideration for your family, which would be in even greater need, that you are not dismissed from the service.”

For a moment Bankert was struck dumb with amazement. A taler deducted from his wages - that would be at least 25 glasses of gin. All on account of such a trifle as forgetting a couple of villages! He decided to go and complain to each of the parish clerks. But they merely shrugged their shoulders: “Only the Mayor can decide such things.”

The constable knew quite a few folk, however, at whose door lay small irregularities. They condoled with Bankert over such harsh measures by the new Mayor, saying, moreover, they would use their influence on his behalf. Bankert thought he had sufficient backing and carried on with his dissolute mode of life.

So the inevitable day came when the police constable of the Commune was dismissed. The Mayor's letter consisted of one word only - go! Bankert took himself off to the tavern to drink some courage into himself. Then he stormed into the office. "Withdraw this letter, Mr. Mayor, or you'll hear more about it!"

At first Raiffeisen just laughed. "That's a dangerous threat that I don't want to hear."

"Aha, not to hear it!" Mutiny and rebellion had now taken complete possession of the wretched drunkard. "You punish the little man unmercifully, while you close your ears to the doings of the big people!"

Such an accusation struck a tender spot in Raiffeisen. "Take those words back at once, Bankert, or I'll hand you over to the law." He sprang up red with fury. But Bankert was now in full spate: "And when Korf pays for his gin with wood from the Commune forest, what happens to him, eh? Nothing, absolutely nothing!"

This piece of information came as a shock to the Mayor. He calmed down at once and took a sheet of paper. "Go on, Bankert," he ordered. This sobered the drunkard. Actually, Korf had always protected him the most. Now he had well and truly let it all out. He said no more, but turned and staggered from the office.

Two days later Korf himself stood before the Mayor, unsuspicious, at the latter's written invitation. Raiffeisen was hard put to it to know how to begin. Just two months had passed since his thirtieth birthday: the man now standing before him could not be far short of sixty.

"How long have you been paying for gin with timber from the Commune forests?" he asked. So taken aback was Korf that he confessed everything. "For two years." The former Mayor had never bothered about small things like that. But if the Commune was concerned about a few talers he would repay them at once. "It's not just a matter of talers, but of the attitude and integrity of all the parish clerks. Such dealings are improper and illegal. If I refrain

from taking legal action, it is only because to do so would undermine confidence in the other clerks. I expect you to resign your position."

This also passed off without much of a stir, but Raiffeisen now knew that he had some enemies. . . which was perhaps the reason why shortly afterwards he was unsuccessful in carrying through another plan.

In the troubled months of 1848, in town and country alike, there was a drive towards progress and new ideas. The Mayor of Flammersfeld did not let this opportunity pass. He realized how backward the country districts were compared with the towns. And he made strenuous efforts to remedy this state of affairs.

Flammersfeld had no postal service of its own. Letters came over twice a week by road from Altenkirchen. Consequently, there were long delays both in official communications and business transactions. Accordingly, the Mayor took this up with the postal authorities in Koblenz, suggesting that a service should be instituted in Flammersfeld with a posting box in each parish. This would bring new revenue to the post office; trade would increase and the much complained of remoteness of the plain would gradually disappear.

In the official circular he had read that there was a short time limit for such applications, so he did not ask the opinion of the parish council, taking for granted that they would all be of his own way of thinking. The letter from the postal authorities was a long time in coming. In anticipation, Raiffeisen had already promised Emily that she would be able to write to Remagen every day if she felt like it.

At long last the reply came. He opened it only to meet with disappointment. ". . .So, in view of the small use of postal facilities which had been noted in the Flammersfeld district, we are obliged to refuse to institute a postal service. The Mayor, is, however, at liberty to introduce posting boxes in each parish, the Commune to be responsible for their maintenance and administration."

At the next parish council meeting, the Mayor put forward, as at least something new, the suggestion of erecting posting boxes to be cleared twice a week. "The joy of writing and reading will thus be stimulated; and who is there without a loved one far away to

whom he would like to write?" he asked with a good humoured smile.

Some of the men might have listened to him but for a mocking voice: "Who will ensure that some unauthorized person won't take the letters and read what is written in confidence? It would only lead to more quarrels in the Commune if such post boxes were put up." So the proposal fell through, since Raiffeisen saw that he alone supported it.

Very much alone - that was indeed how he felt about many ideas which were near to his heart. Only Pastor Müller had been loyal to him from the first. The two friends had decided for some time past to go to every farm auction which took place. The first few times it had cost them a great effort. The eyes of the wretched debtors, now losing their last bits and pieces, pleaded with the visitors who seemed as though they might have some power. "See how miserable we are, help us," sobbed a farmer's wife, while the Mayor and pastor were forced to look on at the sale of a farm to a usurer at a tenth of its real value. There were occasions when a dealer who had demanded the sale withdrew his demand on account of pressure by the two men, so that a little respite brought at least a semblance of hope.

"We must get to the root of these tragic events," Raiffeisen said once again. "Let us get together the facts which lead to indebtedness and ultimate sale of the farms," suggested Pastor Müller.

This was a bitter task, for the poverty-stricken population of the 33 Communes of Flammersfeld offered a wide field of study.

Raiffeisen wrote down all his experiences. A usurer he described as ". . . a man to all appearances honourable and religious, whose main object seems to be to help his less fortunate brothers with cash in times of need, but who ruthlessly puts the screw on to the point where, as he well knows, the debtor can no longer pay. From notice to auction is just a step for such 'friends of mankind.'"

He called to mind a speech Bismarck had made two years previously in Parliament, in which he described a land whose peasants could no longer call their holdings their own. From bed to shovel, everything belonged to the usurer. His were the cattle in the stall and for each animal the peasant paid a daily fee. The corn in the

field and in the barn also belonged to the usurer, and he sold bread, seed and fodder by the pound.

Sitting at home over such reports, Raiffeisen sensed behind the words endless weeks of anxiety and perplexity, nights of weeping, and fleeting hope that some human sympathy would stir in the breast of the usurer who was tightening the noose. Such tragedies took place silently and were ignored by the rich world of progress in the cities. God's sun shone on the just and the unjust alike, but it had no warmth for those who were desperate and driven from house and home.

One such report brought to mind the words of Shylock: "I stay here on my bond." A compulsory sale had been held in the village of Kurth where the Rentmann family were driven from their farm. "...the magistrate who conducted the sale put up every conceivable counterproposal to the sale at the infamous price of one tenth of its real value. On his knees, the farmer begged for a better price. But without mercy, the creditor pressed the magistrate to pronounce according to the letter of the law. And with a heavy heart, the judge was forced to close the deal. Thus house, stables, barn and a valuable freehold had fallen to the usurer, that terrible 'friend of mankind,' for a mere 49 talers, although worth over a thousand. Like predatory animals in the jungle, these unscrupulous and greedy bloodsuckers battened on the defenseless country folk, taking advantage of their ignorance and poverty to get possession, by usury and shady dealings, of one farm after another."

A different set of usurers flourished in Flammersfeld. Each respected the territories of the others, but on the whole, there was very little to choose between their methods of doing business. The greater the poverty and the number of people in need of help, the more powerful and greedy were the usurious merchants.

On the way home from a sale, it seemed to Friedrich Wilhelm that he was accompanied by the mocking shadow of the Baron from Cologne, who had talked with him a few months before. ". . . all small and medium sized holdings must be abolished. I shall buy these villages." "No - no -no!" screamed Raiffeisen in distress, covering his ears with his hands to shut out the sound of these words.

On one such day Pastor Müller had stayed behind and only made

up on the Mayor near the village. “It’s just a year today,” he said with a sad smile, “since we went to the first sale. How many have there been since?”

Raiffeisen knew the exact number: “Sixteen, of which we only succeeded in getting two postponed.” “And what have you found to be, in most cases, the initial cause of debt?” The pastor had left it to his friend to keep the records. Raiffeisen took out a notebook in which he had kept entries from the beginning. Turning back page after page, he remarked finally in astonishment: “It’s extraordinary! In ten cases the initial cause of debt was the compulsory purchase of cattle on credit. When a second animal followed quickly after the first, the income from the farm was only sufficient to meet the interest payments. Then two more animals were put in - again on credit - until in the end the farmer was forced to sell his own cattle to pay the usurer. Ultimately, the whole herd belonged to the usurer, and soon the standing hay also. After six, seven or ten years, the usurer just stepped in and foreclosed.

The pastor nodded. “So trading in cattle is the surest way to suck the countryfolk dry!” Raiffeisen agreed. “It is a root of poverty among our people.” A root of poverty - a root. . .?

Suddenly Raiffeisen stood stock still, staring in front of him: “Good God - good God! I’ve found it - the root of poverty!” he whispered. A new idea had flooded his mind. A new plan had been born - a plan whose effect could not yet be foreseen.

“Are you all right?” Pastor Müller asked anxiously. “I never felt better,” Raiffeisen replied absent-mindedly. His one fear was that this new idea might slip from him. “You don’t look like it to me!” the pastor shook his head and took his friend’s arm. “Come over to my place and tell me what has moved you so.” They sat in the pastor’s study until nightfall while Raiffeisen unfolded his plan.

“Our first step must be to see that no moneylender can force the peasants to take cattle on credit. We must form a union through which the poor man can purchase an animal against repayment over several years at low interest. Our method will be the same as the dealer’s without the extortionate interest, and, above all, without forcing a man to buy more and more cattle on credit. By means of small, judiciously spaced payments, each peasant will gradually be

able - through his own industry - to acquire ownership of the beasts. In the event of misfortune, the period of repayment would be suitably extended."

The pastor caught his young friend's enthusiasm, although to him the scheme seemed to exist only in the nebulous realms of imagination. "We only need one thing; money - a lot of money!" he commented thoughtfully. "That we must get somehow!" was Raiffeisen's eager rejoinder.

The older man shook his head doubtfully. "Who has enough money to be of any real use? In Flammersfeld only one or another of the usurers whom you are seeking to put out of business."

"Then we must raise a loan from somewhere else!" Raiffeisen was sticking obstinately to his idea. Moreover, he had already done this once before when he bought the seed potatoes in Weyerbusch without any money. But then, his father-in-law in Remagen had paid up with a heavy heart.

"What other sources are you considering?" The pastor saw that his young friend was clinging obstinately to his plan, but he was anxious to warn him against doing anything rash. "For that you must be able to produce adequate security. Who will give you that? No one I'm afraid. And neither of us is well enough off to do so."

Raiffeisen's face fell. Security - that was the crux of the matter. In Weyerbusch he had formed a Poor People's Committee, but then it had only been a matter of a couple of hundred talers which the members themselves had contributed. But now a few thousand would be needed in order to find the money for some fifty, sixty or seventy beasts which would have to be bought within a year. One man alone could never raise so much security - only several. . .or many.

He leapt to his feet. Many could get it. . . jointly! There were plenty of people in Flammersfeld with property free of debt and Christian hearts. They would easily get the security. Nor would they need to pay out a single taler. All they needed to do was to stand surety for their poor neighbours. Friedrich Wilhelm, always so prudent and reserved, felt as though in a whirlpool. His words poured out so rapidly that his friend could scarcely follow.

But when Pastor Müller had really taken in the idea, he also

became excited. If this scheme could really be made to work, the poor farmers might never again be driven out of house and home.

"I'll help, when we have got together the members of the Union. When shall we start?" The pastor was really enthusiastic now. "As soon as possible. Tomorrow is not too soon, for necessity will not wait."

The stars shone twice as brightly as Raiffeisen walked home that night. Emily was waiting anxiously for her husband. "What has happened?" she asked in amazement. "Your eyes are shining so strangely!" "Something marvelous, wife! God has vouchsafed us a fresh inspiration." When he had explained his plan, Emily threw her arms round him: "If only today's could be the last of the auctions, Friedrich Wilhelm!"

However, that was not to be as yet. The first step was to win people over to the idea of "The Flammersfeld Self-Help Union" as he already called it in his own mind.

But to start such a thing called for more than just a public appeal. Pastor Müller and Raiffeisen went to those houses where they anticipated a favourable reception. Although some thought the plan altogether too optimistic, the majority of the people approached supported it. To other people, letters were sent, inviting them to a meeting at the Mayor's house, and almost all came.

Pastor Müller and Raiffeisen had enrolled themselves as the first members of the Union, and the Mayor's persuasive words won over the other people. The capacity for strong emotion and a willingness to be of help rose again in hearts long made insensitive by the hard realities of everyday life.

Raiffeisen succeeded in enrolling sixty members in the "Flammersfeld Union in Aid of Impoverished Farmers." "What must we do?" asked one. "Simply sign the guarantee which provides that the money with interest will be repaid by the borrower at the due date." The debtors, that is to say those farmers for whom cattle had been bought, would, of course, pledge the animals to the Union until such time as full repayment had been made.

But where was the man to be found who could lend the initial two thousand talers necessary to redeem the cattle already in the hands of the moneylender, and in case of pressing need, to buy more

animals? For at that time, a cow in calf cost 30 or 40 talers.

Together, Pastor Müller and Raiffeisen journeyed down to the Rhine and went to the firm with which Raiffeisen had already done business when he was in Weyerbusch. The firm immediately referred them to its banker, and vouched for the trustworthiness of Mayor Raiffeisen.

When the banker finally understood the nature of the proposal, he hesitated a little over his decision. He had no experience of an enterprise in which the liability was held by a number of small owners. What would happen if the debtors defaulted? Sixty warrants for distraint to be issued - a very troublesome matter. Even if no loss were incurred, heavy costs would be involved.

The banker pondered on the statutes of this strange new union which had been formed by the members solely so that, on their joint responsibility, they could help their less well-endowed neighbours. He was especially interested in Section 3: “The combined members jointly and severally undertake liability for the obligations of the Union, for which they pledge their entire property.” That implied that the liability of each individual member was unlimited. The security, therefore, was ten, twenty or even thirty times greater than the amount of the loan. The banker was satisfied: “That is amply sufficient to cover all eventualities. You can have a loan of 2,000 talers at the usual rate of interest, for five years.”

As Raiffeisen journeyed homewards along the Rhine, he was accompanied in spirit by all the poor folk of Flammersfeld. He saw the stricken faces of the women, the toil-worn hands of the old men, shakily counting their few shillings to see if they would run to paying the interest demanded by the usurer. “Don’t worry any more. I’m bringing 2,000 talers and will buy you off!” his heart sang.

But in the meantime, new difficulties had arisen. In order that the “Union in Aid of Impoverished Farmers” could be legally constituted as a juridical entity, it must be registered in the Company Register. Light of heart, Raiffeisen went to Altenkirchen to seek recognition of the Union, but both the Landrat and the government were cautious.

“I’ve every confidence in you, Mr. Raiffeisen. A friendly society, or an educational union would be sanctioned, after a short investiga-

tion. But as you wish to carry on monetary transactions, evidence of the bona fides of each individual member must be produced."

"How long would that take?" Raiffeisen asked anxiously. The Landrat shrugged his shoulders. "The government goes into everything very thoroughly — you ought to reckon about a year.

That was impossible! Neither necessity nor the usurer would wait!

Very downhearted, Raiffeisen went back to Cologne. With a smile, however, the banker waived aside his news. "Nevertheless, I'll stand by my agreement. Just arrange for twenty of the most respected and best-off members of your Union to give a legal undertaking to assume joint and unlimited liability for the loan."

There was no difficulty about this, for Raiffeisen had won the hearts of the better-off people as well, so that they were ready to do as requested.

On the 1st December 1849, the Self-Help Union came into being. By Christmas, Raiffeisen had redeemed from the usurer cattle belonging to the poorest farmers. The tables had turned at last! No longer did the usurer fix prices. The more knowledgeable among the members appraised the cattle and made an appropriate offer. If the usurer objected, the animal was returned to him. Not once did the dealer dare to sue for breach of contract, for then the Union would have retorted with complaints of extortion and illegal interest. Many a peasant who had trembled before the usurer, now related without shame, how heavily the hand of usury had weighed upon him.

When on Christmas Day, the pastor read from the Gospel according to St. Luke: ". . . And the Angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Saviour, which is Christ the Lord," great joy filled the hearts of the peasant folk of Flammersfeld, for in founding the Self-Help Union, Friedrich Wilhelm Raiffeisen had done just what Jesus Christ meant when he said: "Inasmuch as ye have done it to one of the least of these my brethren, ye have done it to me."

And the poor people were able to sing with full, free hearts: "Glory be to God in the highest and on earth peace and goodwill unto men."

During 1850, the soundness of the simple principle of neighbourly

love, on which the Union was founded, was apparent. All the work of the directors and members was entirely voluntary and unpaid. Only the schoolmaster, who acted as treasurer, received some remuneration provided for by an increase of one-tenth of one per cent in the interest rate.

In the first year alone 72 cows had been bought and handed over to the poor farmers against gradual repayment of the purchase price over five years. In this manner, the entire 2,000 taler loan was used up. But Raiffeisen had already provided against this eventuality. The Self-Help Union enjoyed great respect and confidence in Flammersfeld, and relying on this, the Mayor and Committee invited all the inhabitants who had ready cash to invest in the Union at the usual rate of interest and at the same time take their share of members' liability. So great was the flow of deposits that the Union secured enough capital to finance its transactions for the following year.

The power of usury was collapsing unchecked. Already in the second year of the Union's existence, one dealer, despised and avoided, left Flammersfeld.

For Raiffeisen, the greatest joy was to see men take a new pride in their work. "Not a single silver piece have we given away as a present to the people. But faith in their goodwill and a helping hand lift them much more surely and lastingly out of their poverty," Raiffeisen said once to his friend, the pastor.

"You have reawakened their faith in themselves," was the latter's rejoinder, "and that alone is a greater capital than 2,000 talers!"

In the Union's second year 110 cows were bought, and by the third, the number had risen to152. Ultimately, the cattle purchase became so complicated that the Union decided to hand over cash so that the farmers could buy their own animals in the market.

At first folk thought it a new-fangled and unheard of idea to lend cash to the poor, without squeezing them dry and reducing them to slavery. Indeed, even the Union itself was built entirely on borrowed money! Nevertheless, both the Landrat and the government welcomed such an undertaking as being of the greatest possible benefit to the general welfare and deserving the support of all well-meaning and thoughtful people.

A year later, Raiffeisen started a Savings Bank, in conjunction

with the credit and loan organization, and again applied for registration. This time the administration required all 33 Communes of Flammersfeld to stand surety for the Union. However, because only 24 would agree, legal recognition had to remain again in abeyance. But the people's confidence in the Self-Help Union was in no way diminished by this, for anything with which Friedrich Wilhelm Raiffeisen was concerned was considered quite as sound as any document signed and sealed by the government.

Throughout all these years, no one could tax the Mayor with neglect of his official duties. "We will build a new road from Flammersfeld down to the Rhine at Neuwied," he had proposed at the very first meeting of the full Council of all the parishes, and in this he was helped by the unused capital represented by the 5,000 acre forest of which the Commune had hitherto made very little use. From year to year, the road grew closer, little by little, towards the Rhine valley. Of all the workers on the road, one of the most reliable was ex-police Constable Bankert whom Raiffeisen had taken on as soon as work began on the road.

In the Mayor's house the family was growing, for in the second year there, Emily gave birth to a third child who was christened Bertha. Smiling, Emily remarked: "Children make a home anywhere, but how I should hate having to leave Flammersfeld!"

"Inasmuch as ye have done it to one of the least of these my brethren…"

Once again, on the 24th August 1852, Emily Raiffeisen got into a coach which would take her away from Flammersfeld. Two months earlier she had given birth to her fourth child and was still feeling very weak. But it was not this that depressed her, but the fact that she had lost the child after only a month.

Even though there were several people in the coach. Emily could not keep back her tears. "When will we find a home for good?" she whispered to herself. A woman always finds it harder to leave a place she has come to love. But Emily recalled that she had felt just the same about Weyerbusch, and had come to Flammersfeld with a feeling that she would never settle down there. To-day she felt she was leaving a part of herself in Flammersfeld.

The leaves shimmered in the sunlight; in the Wied valley the mist was dispersing and the starlings and swallows were already getting ready for their long journey.

"Shall we go as far as the swallows, mother?" asked Amalie. She was six now and took a wide-eyed interest in all that went on around her. The mother stroked the child's hair. "Not quite so far, Amalie, but the swallows will come back again to Flammersfeld." "Shall we never come back, mother? Then who will go to my little sister's grave in the churchyard?" asked the child.

Emily hugged the little girl close to herself. "Your sister is with the angels and her spirit will be near us in Heddesdorf."

"Heddesdorf - Heddesdorf," the child murmured to herself.

“What will we do there, Mother?” “There we shall live together, and father will have a lot of work to do.”

Pastor Müller came up to the coach. “May God bless your future, Mrs. Raiffeisen. But we won’t let your husband move away completely from Flammersfeld as yet,” he said with a smile. The woman looked enquiringly at the pastor. “Will he come back?” she asked - already with a ray of hope that the entire move might still be cancelled.

But Müller shook his head. “That won’t be possible. But our parish clerks won’t give in until the Landrat has agreed to Mr. Raiffeisen’s spending a day or two each week in Flammersfeld.”

At that moment Raiffeisen came up and the pastor turned to him asking, “So that’s fixed - you will finish the road?” “If you need me I will always come,” he said.

He looked at his wife. The children were getting restless and the horses were stamping impatiently. He got into the coach. There must be an end to farewells some time!

Everything was just as four years before in Weyerbusch. The band started up with a loud flourish; people waved and there were tears in the eyes of many. They had not forgotten what this man who was now leaving them had done to improve their living conditions.

There behind its trees stood the Mayor’s house. The coach drove off, and the waving people, the shimmering cornfields, the years of care and joy - all receded swiftly into the past.

Friedrich Wilhelm sought his wife’s hand. “Everything will be well - if only you can get really strong again. I’m very worried about your heart.” His wife put her arm round her children: “The little ones still need me - God will not forsake us.

“And I - what would I be without you?” the husband asked. He realized with a pang how often in working for others he had had to leave his wife alone. But Emily Raiffeisen had long ago overcome any feeling of bitterness: “You have better things to do than pamper your often unworthy wife,” she said with a smile, “The children and I are very happy with you for you are the best of fathers.” Amalie looked happily up at him and Caroline tried to climb on his knee in the swaying coach.

When, several weeks previously, the Landrat had informed the

Commune of Flammersfeld that “in recognition of his competence and his great services to the public welfare, Mayor Raiffeisen was to be entrusted with a new and wider sphere of action,” a storm of protest broke out among the Flammersfeld parish clerks, since this obviously meant that their Mayor would be leaving them. They immediately began to press him: “You couldn’t consider that, Mr. Mayor! Why, now that you don’t have to work so hard and the poor folks don’t need so much care, should you want to go away? Anywhere else you will probably have to start from the beginning again.”

Raiffeisen was greatly touched by such loyalty. But he said neither aye nor nay. He would have to start all over again, the chief clerk had said. Once alone again, he had paced up and down in his office. Build anew - build anew - but wasn’t that exactly what he wanted to do? Once things were running smoothly he was no longer needed, but he was not the man to sit with his hands folded. Frankly, he did not know what would become of the Self-Help Union if he left, although he could rely on Pastor Müller and many friends and members. Also, the money came in readily enough, for the Flammersfeld folk had got into the habit of saving.

Pastor Müller did not rest until he had persuaded all the parish clerks that they must do something to keep Raiffeisen in Flammersfeld. They went to see the Landrat in Altenkirchen, who gave them a friendly reception. “Raiffeisen should stay, you ask? Then isn’t everything going well there?” The chief clerk who had been so brusque on Raiffeisen’s first visit, cleared his throat: “Oh yes, everything is all right, Herr Landrat. But just think; great things have been started which only our Mayor knows how to manage; things like the Union in Aid of Impoverished Farmers and the building of the new road.”

“Has the Mayor sent you?” asked the Landrat. That they were forced to deny, but they were sure he would agree with them. But then neither would he oppose any order of the Landrat. That made the Landrat smile, for what had happened when the flour belonging to the state was to be sold only to “Those who could pay”? The Mayor was quite capable of taking the law into his own hands in accordance with the dictates of his conscience!

“We will try to find a way out which will satisfy both you and me,”

said the Landrat and sent the men home with his good wishes.

A week later he sent a letter saying: ". . . will be appointed as from May 28th, 1852, Mayor of Heddesdorf, near Neuwied-on-Rhine. For the time being, however, Mayor Raiffeisen will bring to a conclusion the work in Flammersfeld by arranging a weekly inspection. The work mainly concerned is the building of the new road. When this is completed no further obligation will revolve upon the Mayor…"

This concession did not satisfy the Commune, however. "That in no way replaces Raiffeisen for us." Pastor Müller then sent another suggestion to Altenkirchen. "If the replacement of our esteemed Mayor cannot be rescinded, the Commune asks for an equally competent successor to be appointed by the Landrat. Otherwise much work will remain unfinished with corresponding loss of employment for many poor people. Mayor Raiffeisen has always maintained that the best way to help the poor is to provide them with good and continuous employment. . ."

"An equally competent successor. . ." Thoughtfully the Landrat put aside this letter without replying to it, since otherwise he would be forced to admit that the Commune would have to remain an orphan for a very long time indeed. Friedrich Wilhelm never found out about this letter.

At midday, five hours after leaving Flammersfeld the coach rolled through the streets of Heddesdorf. Its proximity to the small industrial town of Neuwied gave it quite a different air from either Weyerbusch or Flammersfeld. "I don't see any cottages," Emily turned enquiringly to her husband. "What can that mean - a village without cottages?" "Here industrial workers and farm hands begin to overlap," Raiffeisen replied. "The parishes are still rural, but many of the Heddesdorf folk earn their daily bread by working in the Neuwied factories." Emily was relieved. "So there won't be any poor people here like there are in the Westerwald?"

But her husband shook his head. "Poor people there will always be so long as people grow up in different circumstances and with varying ability. So even Heddesdorf will have its share of poor folk needing help."

As the coach passed through the village of close-packed houses

and regained the open country, Amalie asked: “But we are to stop in Heddesdorf. Are we going still further then?” Her father reassured her. “Our house in Heddesdorf is not ready yet, so I have found one for us in Neuwied.”

After seven years in the Westerwald, Emily Raiffeisen had come back again to the Rhine close to her childhood home, and she greeted the shimmering river with joy. As a young bride she had driven away to the Westerwald with all the bells ringing for joy. If she had any misgivings, they were only caused by the stormy, snowy winters up there in the hills. For long, the Westerwald had been her home where she had known great happiness in her marriage and in her growing family. But although she moved from one place to another, a small part of her being remained for ever up there beyond the forest in the “land of the poor folk.”

In the narrow streets of Neuwied the coach jolted over old cobblestones, turned a corner, passed a row of houses, until it drew up in front of an old Town Hall.

“The third of our happy homes!” said Friedrich Wilhelm with a smile to Emily. “Where will our last one be, I wonder?” she said as she took his hand.

He bent close to his wife so that their cheeks almost touched. “You know the words: ‘In my Father’s house are many mansions?’ Let us hope that one day one of them will be ours.”

Emily nodded in silence. Joyfully the children jumped from the coach and ran noisily into the house.

Not long after his arrival the Mayor went to an architect’s office, “I want to arrange for the building of our new Town Hall. Would you be prepared to carry out these plans?” he asked producing from his pocket a plan complete to the last detail.

With some reluctance the architect took the plan. He knew what to expect of laymen’s drawings; either the chimney was missing, or there was no access to a room, or, most often, the whole building lacked any sense of proportion. “We shall see, Mr. Mayor, what can be done with these,” he replied. “But I’m afraid that your knowledge of architecture may be somewhat like mine of the function of a Mayor!” Raiffeisen smiled at this comparison. “What is your idea of a Mayor’s function then” he asked.

The architect shook his head. “How should I know? Collecting taxes, issuing district police reports, making suggestions for the best use of the public funds.” “That’s not bad,” agreed Raiffeisen. “Maybe I know as much of an architect’s work. In the Inspector’s School I had to learn all about plans.”

It turned out ultimately that the architect had scarcely any modifications to make in the plans. “The building is truly your creation, Mr. Mayor,” he said frankly.

Raiffeisen was particularly interested in building houses and planning new roads, so that he greatly enjoyed going up to Flammersfeld every week to supervise the building of the new road. The authorities would only agree to a single day’s absence from Heddesdorf, and since the journey itself took every bit of five hours, anyone else but Raiffeisen would have turned down such an arrangement. With short rests, a midday meal and the return journey, it was a crowded day.

When Raiffeisen told his wife, “Tomorrow I’m going up to Flammersfeld again,” she was up by 4 o’clock cooking his breakfast, although he insisted each time that she should not give up her sleep. By 5 o’clock he was already off in the coach into the night. On his arrival by 10 o’clock in Flammersfeld, the various foremen from the building site were waiting. He hardly took time for a proper meal, but tramped round all the places where the road was under construction. Worn out, he turned back to Flammersfeld and settled down for the return journey, often sleeping the whole way.

In December 1853, the family moved into the new house in Heddesdorf. Shortly afterwards, Raiffeisen had an exciting encounter. In the middle of the night he was awakened by a slight scraping noise, which must come from the office. “I will go and see,” he said to his wife. “Perhaps it’s only a cat which has been shut in.” “But if it’s a thief?” Emily said anxiously. “So much the worse for him!” her husband rejoined, laughing at his wife’s fears. “I only need to shut the door and he will be caught until the police come.”

He went noiselessly downstairs. The door for which he groped gave on a push, and in the dim light of a storm lantern, he made out a dark masked figure. Their eyes met and Raiffeisen had no time to withdraw. “What are you doing here?” he asked sharply.

Without a word the intruder threw himself on the Mayor so that both fell against the door which closed with a snap. But not for nothing had Raiffeisen been a soldier. He tackled the intruder who fell to the floor with a thud. They fought together on the floor, rolling hither and thither, until suddenly the thief managed to get his knife out of his pocket. The next moment it gleamed menacingly above the Mayor, who succeeded in twisting the thief's wrist so that the weapon fell to the ground. Raiffeisen kicked it out of reach and overpowered the man. In the meantime, terrified by the uproar, Emily had run to a neighbour for help.

In the house the following conversation was taking place: "Let me go! It's poverty that has driven me to this. Anyway, I couldn't have opened the heavy cash-box." "The law must decide that," replied Raiffeisen. "It won't do you any good to hand me over to the police. If you do I'll have my revenge later on!" "You can't scare me," responded the Mayor. "Whatever you plan to do later on, you will certainly have time to think about it." "You can depend on it - I shan't forget you," the thief snarled. But all at once he began to sob: "I've fallen on evil days, but now there will be no way open to a better life."

Hearing these words, Raiffeisen asked himself if the man was sincere in what he said, for his impulse was to stretch out a helping hand to such a man. Without relaxing his grip, he said: "Neither will I forget you - you can count on me once you have served your sentence."

In the meantime the police had appeared and took the man into custody. The Mayor made a statement and learned that the thief's name was Thomas Wendt.

When he returned upstairs, Raiffeisen found Emily lying unconscious on the floor. Scared to death he tended her till she regained consciousness, but later in the night, he called in a doctor, to the sickbed of his pale and trembling wife.

"Your wife's heart is very weak," the doctor told Raiffeisen. "She must be shielded from any shock or strain." Slowly, Raiffeisen mounted the stairs again, his feet heavy as lead, so shattered was he by the doctor's report. He felt giddy and an intolerable pain shot through his head. Everything swam before him. "Oh God, oh God,

am I going blind?" he thought, paralyzed with terror. He leaned against the wall till his sight cleared a little, but the pain did not stop. Anxiously, Emily asked, "What did the doctor say?" "You got too excited over the burglar," replied her husband with an attempt at a smile. "You must be kept away from such things." What the doctor had said about her weak heart he would not tell her until she was better, nor did he mention the terrible pain in his head.

He thought of the little ones who had slept all through the uproar. "For them we must keep going. What would they do without a father or mother?" he whispered to himself.

Both father and mother recovered from the terrors of that night, but a shadow lay for a long time over their health.

Some time afterwards, Emily's brother, Pastor Renkhoff, was visiting his brother-in-law who mentioned the fate of the thief. The pastor nodded sadly: "Thomas Wendt is not the only man who might be saved if he could be helped when he has finished his prison term."

Friedrich Wilhelm Raiffeisen had not changed at all since he left Flammersfeld. "We must help him! You and I, other men of goodwill!" was his unhesitating response. Renkhoff smiled indulgently: "You and I can perhaps help in a single case, but more than that is beyond our power for lack of money." Raiffeisen meditated for a while: "Outside circumstances should not be allowed to affect the success of an undertaking - at least when it concerns oppressed and needy people."

"You can count on me to help willingly, if you succeed in starting anything like that," said Pastor Renkhoff, his enthusiasm aroused. He knew the circumstances of most of his parishioners in Anhausen. Perhaps, it might be possible to avoid many a bitter fate by working with Raiffeisen whose position as Mayor gave him greater influence and who was in contact with people who, given the opportunity, were disposed to help.

Raiffeisen, however, was more ambitious. He was planning to help his large district by channelling all the potential goodwill and capacity to help into a powerful organization.

"What we need is a group of people prepared to pool their efforts to carry out extensive welfare work. Each person would deposit

what money he could, on interest, and we would lend it out over long periods to the needy. In addition, there are many other matters which might be improved."

Renkhoff agreed straight away: "If you can apply here the experience you gained in Flammersfeld, the results will not be long in coming." Though he did not quite see what could be done, he tried to be as encouraging as possible.

The Mayor started at once, but the beginning was the most difficult part. His Neuwied friends, Schneider, the College principal, Terlinden, the Technical School teacher, Dr. Schwalbe, Landrat Heuberger and the Apothecary Dietz, listened readily to his proposal but later he began to meet with mistrust; his enthusiasm aroused amused scepticism and sometimes even malicious ridicule. But he was proof against disappointment and bitterness. "I seek no advantage for myself. I'm sorry when I meet with a refusal, but I'm not going to let it worry me.

Ultimately, however, fifty-nine of the better-off people in Heddesdorf and the surrounding parishes agreed to form the Heddesdorf Benevolent Society. It was not even necessary to borrow any initial capital from other sources. The primary aim of the society was to help needy peasants and artisans to increase their production by lending them the money to procure raw materials. For needy country folk the Society started buying cattle.

In Raiffeisen's view, however, the ultimate aims of the Society should be much more far-reaching, an opinion he expressed in point 2 of the statutes: "In the view of the Society, to improve physical well-being will have a correspondingly beneficial effect on moral welfare. Accordingly, its resources must be used to the best possible advantage to achieve the former end and take every opportunity to widen its sphere of activity. This should include finding care and education for neglected children, providing employment for work-shy persons and released prisoners, procuring cattle for impoverished farmers, and finally, establishing a Credit Bank for ordinary people."

The aim behind this undertaking was not solely to improve the material welfare of his fellow citizens and brothers in the Christian community, but primarily to carry out God's command to make

oneself useful on earth. For a long time past, the mainspring of Raiffeisen's life and the touchstone by which he measured all his deeds lay in the words of Christ: "Inasmuch as ye have done it to one of the least of these my brethren, ye have done it to me."

As Mayor he came into contact with most of the folk who were in serious difficulties or had drowned in the river of life. Poor relief out of Commune funds was limited by law to the very poorest, and no public money could be given in the form of a loan.

The Mayor collected the names of the despairing and disinherited and submitted them to the Benevolent Society for assistance. Then he himself kept the minutes: "Franz Klabach's orphan who is being cared for by Ludwig Klabach, must be placed somewhere else, because Ludwig Klabach is not able to bring it up. A request is therefore made to the Chairman of the Committee, Mayor Raiffeisen, to find another home for the child."

"It has been decided to place the neglected ten-year-old boy, Jakob Andra, with a Christian family. Mayor Raiffeisen has been entrusted with the execution of this decision. . ."

"Honest employment has been found at Altwied for the released prisoner, Herman Balt of Oberbieber. The sum of 3 talers 9 groschen has been granted for suitable clothing."

"Forced sale rescinded: The entire goods and chattels of Jakob Kurz of Datzeroth are in the hands of the usurer. The society has agreed to buy back the house and stall for Kurz for which 200 talers were paid to the usurer. Until Kurz has repaid the purchase price, the Society shall hold in pledge his wooding rights. Kurz must pay off the debt in ten equal installments within ten years."

". . .It was decided. . . It was requested. . . It has been arranged . . ." Many were the cases of need which Mayor Raiffeisen uncovered and for which he found a solution. As years passed, thick volumes were filled with the dry minutes whose terse words opened the door to a new life for many a deceived and unfortunate human being.

One such man, who had long ago strayed from the straight road and was seeking a new way back, knocked one day at the Raiffeisen door. When Emily opened it and recognized the man, her heart missed a beat.

"You knew me again at once," said the man sadly. "Yes, it's really

I, Thomas Wendt. This morning I was let out of prison in Koblenz and I came straight here to Heddesdorf." Emily's lips trembled. "You threatened you wouldn't forget my husband when you had served your sentence," she managed to say. "What are you going to do now?"

The man stepped back. "I didn't mean to frighten you, Mrs. Raiffeisen. The Mayor wrote to me when I was in prison saying that he would do what he could for me when I had done my time." The woman breathed again; this thin, pale fellow no longer seemed to harbour thoughts of revenge. Nevertheless, she did not quite know what to say to Wendt, for Friedrich Wilhelm would not be home before evening. But Wendt made her decision for her:

"I'll go now and come back again in the evening." With an embarrassed greeting, he turned to the stairs. Hardly had he gone a step or two, when the woman called him back: "You must be hungry - come in."

The children stared wide-eyed as the stranger bolted first one and then another plate of soup; slowly and gratefully he ate the bread. His color came back and the hunted look left his eyes. "They didn't put me out," he was thinking. "They've taken me in!" Warm and fed, his heart filled to overflowing, Thomas Wendt took his departure.

In the evening Raiffeisen came back with him. "Tonight you will sleep in our guest room," he said, "and in the morning you must go and see Pastor Renkhoff in Anhausen. He knows about you, and the contractor in Melsbach will give you lodging and work. None of your work mates there will know where you come from. Kronfuss is a member of our Society and is taking you on because I am vouching for you." Thomas Wendt swallowed hard before he could speak a word of thanks: "My life will have a firm foundation, so long as you trust me!"

For long after the rest of the Mayor's household was asleep, the ex-prisoner lay awake. The world seemed to him to have gone mad. A year ago he had tried to rifle the cash-box in this house, and now, here he was sleeping there with no one watching him.

But Emily Raiffeisen did not sleep much. Her fifth confinement was near - perhaps was beginning even now. As if in a dream,

Friedrich Wilhelm reached out to her: “Aren’t you asleep, wife?” he asked. “You’re not frightened, are you?” Suddenly she laughed. Preoccupied with new and more important matters, she had given no further thought to Thomas Wendt. “Go to sleep Friedrich Wilhelm! If anything is going to happen I can wake you soon enough.” But nothing did happen, and with morning came the daily round of tasks. For those who tried to help, the tasks never grew less!

For several years the Benevolent Society made good progress, but one by one its activities had to be curtailed as the members’ interest waned. First Raiffeisen gave up providing for released prisoners; then the care of neglected children had to go and finally after six years, he had to give up the plan closest to his heart, the formation of a library for the people. To combine such dissimilar activities within one society had proved impractical, and only the Credit Bank and the loans would be continued, but even for these there was little support.

Raiffeisen would not abandon the principle that such a society, even if in the end, it only lent money, should be based not on personal gain, but on neighbourly love and Christian duty. For this reason alone he strove with a few other loyal members, to carry on.

Little by little, the loans reached 20,000 talers and more, and members became anxious in case they should lose their money. Voices were raised against granting any further loans and demanding the gradual liquidation of the society.

At the end of the eighth year, Raiffeisen called all the remaining members to the usual meeting. Most of them turned up. But a new feeling of opposition was evident even before the meeting opened. The proceedings began quietly as the chairman rose to speak. Beside him sat schoolmaster Lauff who throughout the years had stood by him as accountant.

“I call upon our treasurer, Mr. Lauff, to submit the balance sheet.” Lauff read through the whole list of loans - well over two hundred, giving the amounts received in repayment. Once again the balance sheet showed that not even a taler was outstanding.

“Everyone in favour of the balance sheet?” asked Raiffeisen at the close of the reading. There followed an icy silence; everyone

was weary of the whole affair, but out of respect for its founder, they refrained from again demanding the liquidation of the society.

Raiffeisen was very pale as he spoke: “Very well, if you don’t want to work with me any longer, gentlemen, I will go out into the highways and byways and myself bring in the poor, the halt and the blind!”

The Abyss of Sorrow

Friedrich Wilhelm Raiffeisen could not know, as he spoke of seeking the blind and the lame in the byways, that he had thus initiated the greatest achievement of his life.

Depressed and beset with doubts he returned home from the meeting which had broken up without coming to any decision. What great plans for the future he had built round the Society in Heddesdorf. From the difference between the interest on loans a fund was to be built up which should remain untouched until it reached 5,000 talers. Then it was to be halved - 2,500 talers to provide the initial capital for the establishment of a "Foundation for the Poor and Sick in Heddesdorf," and the remaining half to form a "Fund for the Remuneration of Teachers in the parish of Heddesdorf" to be invested at a favourable rate of interest. In a hundred years both capital sums would increase by interest alone to some 260,000 talers, the interest on which would be sufficient to build and maintain both foundations.

Raiffeisen had carefully prepared his plans and incorporated them in the statutes of the Society. Carefully nurtured, the little plant would have grown into a strong tree whose success would have brought joy in the future and in whose shade succeeding generations might have found protection, strength and refreshment.

Now Raiffeisen's plans had come to a complete halt. He had built solely on the fundamental principles of love of one's neighbour and Christian duty and had foundered on the imperfections and shortcomings of the members.

“I must find some way of holding the members together.” This problem filled his thoughts for a long time.

The members of the Society had enjoyed no privileges. They were expected to work always for others without any remuneration even to board members. It could hardly be expected that their enthusiasm would endure for long. This was a bitter admission, but one which Raiffeisen now realized to be true. To him it was an unwritten law that no one should be a member for what he could get out of the Society.

Just as in the Unions of Weyerbusch and Flammersfeld, now in Heddesdorf also, the members paid nothing and claimed nothing. Their bond had become the symbol of disinterested good-neighbourliness. For fifteen years Raiffeisen had stuck obstinately to this principle, but now he had to admit to himself that it could not be expected to remain indefinitely effective. He had learned that after he had left both the previous places, the Unions had gradually become moribund. And now in Heddesdorf this had happened while he was still active among the members.

From his silence and his preoccupied expression, Emily knew that her husband was unable to come to any decision. Laying a hand on his shoulder, she said: “Take a day or two off from work and go for a tramp in the Westerwald. You know how much good that used to do.” After a moment’s hesitation, he agreed: “You always know what is best for me, Emily.”

Two days later he went off to get back into his old stride and find some new ideas. Above Oberbieber the peaceful silence of the forest surrounded him. He harkened to the wind as it rustled in the treetops; he refreshed his weak eyes on the young green of the beechwoods, and a new awareness grew in his mind. “I must rouse the interest of every member of the Society,” he said to himself, “so that each has a personal stake in it.”

“I will seek out the lame and the blind from the highways; yes, and the debtors also must be members of the Society!”

These words had been a flash of inspiration in the disillusionment of the meeting. Now he understood them. Personal interest must be the cement which would bind them all together - debtors and creditors alike.

Not long before, Pastor Renkhoff had said: “Direct aid without any effort from the recipient can in time sap the will, and thus even become a disadvantage.” Indeed, Raiffeisen himself had often maintained that the poor should help themselves. Now, walking on his own, he began to see more clearly what might be done in the future. The Benevolent Society must be changed into a Self-Help Society: he must create a union for mutual aid, in which the driving force would again be Christian duty expressed through neighbourly love.

Every individual who wanted help must be prepared to assist all the others who were in need. Only those who shared in the common burden of responsibility for all would have the right of assistance from all of the others, for the bond of necessity would ensure that none should suffer want unaided.

Suddenly, the fundamental truth of the saying: “Each for all - all for each” became clear.

In a later meeting of the Benevolent Society a resolution was passed, providing that anyone wanting a loan must become a member of the Society, which was renamed the “Heddesdorf Credit Union.”

In the winter of 1862 the Heddesdorf citizens were scared by a report that typhus had broken out in Segendorf. Mayor Raiffeisen was the first to hear the news, and when Dr. Schwalbe came in and stood polishing his glasses in a rather fussy manner, he sensed that there was bad news.

“Will you please send this report on to the government in Koblenz. Among the people of Segendorf, the undersigned doctor has diagnosed 15 definite cases of typhus. Two have already died. Both were workmen in poor condition due to malnutrition. Houses where there are fever cases have been placed in quarantine. Further instructions are requested from the medical authorities.”

The clerk’s pen was still scratching over the paper when Raiffeisen sprang up: “What is to happen to the rest of the patient’s family? Shouldn’t they also stay indoors?” The doctor nodded. “This order must be strictly observed, since they can pass on the infection.”

“And who will see to food for them, for it will soon run short in the houses?” Doubtfully, the doctor shook his head: “For that several healthy people would be needed, willing to take the risk of looking after the sick and their homes.”

The Mayor sent out an appeal. But the response was small, since everyone feared infection. After a very few days some of the sick households were short of food.

At this time Emily Raiffeisen was with her parents in Remagen where her husband had taken her in the hope that she might recover from her heart trouble. Amalie, Bertha and Lina were keeping house for their father and Rudolf was at school in Koblenz.

"I'll go and visit the sick in Segendorf," Raiffeisen decided, and found an old woman who would risk going with him. The village, a sort of laborers' settlement, was silent as death itself. No one ventured into the streets. Even the healthy had barred themselves in their houses.

In the first house which Raiffeisen visited two more people were stricken. The old man, Hannes Seger, was dying: "Don't leave my wife and kids alone," he beseeched the visitor.

"No one will be forsaken!" The Mayor's word comforted him and he sank back on his pillows. "Then I shall die easier - if die I must!"

Sadly the visitors left the house, for the shadow of death had touched even them. Raiffeisen did not rest until he had brought succour to all homes where there were sick people. And on succeeding days be did the rounds again.

Then one evening he himself was stricken with a high fever. Dr. Schwalbe had feared he would catch the infection, but the symptoms pointed rather to a nervous fever which spread over the entire body. On the next day he lost consciousness for a while and was taken to the hospital. Emily, laid up away from home, was unable to visit her sick husband even once. But daily the children stood guard by their father's sickbed. Although he suffered much pain, he managed each day to find an encouraging word for his children.

"Keep the house clean and tidy so that your mother will be pleased when she comes home."

"And when will you come, father?" asked Amalie tearfully. "But I'm with you, children," he comforted them. "It won't be long before we are all together again."

But it was a long time, after all, for Raiffeisen did not leave the

hospital until May. Even then, he was not fully restored to health. But Emily's condition was worse and he wished to be at her bedside as soon as he could.

On the journey to Remagen, Friedrich Wilhelm thought of the last years of their life together. After his hard day's work there was always a peaceful home to return to; even the children always knew when father had come in. Their homework was done and their little daily tasks. In the evening there were stories, singing and playing on the piano, for their father loved good music.

Emily's love for him was unchanging and brought an all-pervading joy to the home. But gentle and fragile as she was, she had a heavy burden to bear. She had given her husband seven children and had borne much sorrow, for three had died at an early age. Gradually she had begun to suffer from a serious heart disease.

When her husband arrived in Remagen, Emily's mother met him with tears in the eyes. "Emily had another attack yesterday. We were terribly afraid she would not awaken again!"

Emily greeted her husband with a wan but happy smile: "If only you are well again, Friedrich Wilhelm! What will our children do if…" She did not put into words what was in her mind, but they both knew. "Don't worry, wife." Her husband took her hand in his: "Soon we shall all be together again. The children are well and we have a good maid in the house. You need quiet and faith."

The disturbing thoughts that Raiffeisen had had during the journey came back more insistently. The country had slid past as though in a mist which he had ascribed to the damp weather. But now it seemed to him that a thick veil had come between him and his wife. His recent illness had left its effect on his weak eyes. He hid this terrifying new discovery from Emily because he must first adjust himself to it. She was, nevertheless, rather shocked when he was unable to decipher a letter from the children.

"Amalie always writes so clearly." Emily sounded almost reproachful. Her husband smiled in helpless embarrassment: "But you know that after a journey my eyes always had to recover their strength." "Tell me about the children," the mother asked softly.

"Amalie is as industrious as ever. When she gets home from school she helps her sisters with their lessons. And it is she who

tells the maid what to do and keeps the house in order." Only now was Raiffeisen realizing what a treasure his eldest daughter was.

"And Rudolf? Must he really do his year over again at school?" This question hid her secret anxiety about her son. The father shook his head. "He has become much steadier and there is hope now that he won't be too far behind."

Rudolf had long been an anxiety to his parents. The carefree spirit of one of his forebears had come out in him. As a child he had been given to bragging and boasting which all his father's strictness had not been able to overcome. He was quite talented, but there was nothing he liked less than serious study. Whenever he could, he broke away from the strictly disciplined home. He loved his mother with all the devotion of which he was capable and he suffered particularly from her long absence from home.

"Give Rudolf a special greeting from me," Emily said a little later on. "I pray every day for him while I lie here so inactive." "You are his good angel, Emily, you mustn't forsake him. One day he will bring you joy in return." Emily closed her eyes and seemed to be lost in a dream, but suddenly, wide awake, she exclaimed: "Do you remember how, on the way from Weyerbusch to Altenkirchen, I was so scared in case you lost your job?" "And yet, I'm still Mayor," said her husband, carrying on her train of thought.

"Of late our life together in Weyerbusch has seemed very close - almost as though all the rest were a dream." The man nodded: "Perhaps everything on this earth is a dream, and we only wake when. . . when. . ." but he could not finish the sentence. ". . .When we die," Emily continued. "I often think of death. It doesn't seem an ugly figure to me. Perhaps it is only a breath passing over our timidly flickering flame of life."

"I'm tiring you!" the husband broke into these words. "What you need above all is rest."

"Not to-day, Friedrich Wilhelm," she said holding him back. "When you are beside me, I know how wonderful our life together was. It was a great gift - why, I have never understood."

"You will help me to understand also, Emily, when you are back home with us. Then we will take our love more seriously."

Emily's mother came in then, worried in case the invalid was

getting too tired. Raiffeisen took a quiet, painful farewell of his wife.

When he was alone his misery again took possession of him. He groped his way blindly along the streets. Confused by the traffic; carts and men slid past him like shadows, and if he put out his hand to avoid a collision, formless wraiths flitted by.

"I shall not be able to carry out my duties any longer?" was the bitter recognition which came to him suddenly. This tormenting thought disturbed him deeply.

Friedrich Wilhelm Raiffeisen returned to his duties. Though he said nothing of his failing eyesight to anyone, it must soon have been obvious to his clerk. For a time, after dictating a letter, he held it very close to his eyes as though to read it over. But in the end he was forced to ask: "Where must I sign then?"

Gradually, he came to the conclusion that he would have to resign from the service. He consulted two different doctors, but both said that his eyesight needed the greatest care because it had been damaged by the nervous fever from which he had suffered.

On the 29th August 1862, Mayor Raiffeisen applied for retirement: ". . .not only would my weak eyesight make it difficult for me to carry out my work as Mayor, but I suffer increasingly from headaches so bad that it is impossible for me to carry on my work. . . If I could retire on half my salary, I could with great economy at least keep my family from going hungry. . ."

A dark and dreary future faced Raiffeisen. After seventeen years as Mayor and a few years as a government employee, he would only be entitled to a pension by favour. Wishing to see for himself how things stood, the Landrat of Neuwied district came to see him. "Why be in such a hurry to give up?" were his parting words. "Anything can recover from an illness - even eyesight!"

At a subsequent district meeting everyone opposed the Mayor's proposal and suggested to the Administration that instead he should be given a long leave of absence. This was granted, and Raiffeisen withdrew his application for retirement.

The restless stream of Raiffeisen's life had reached a danger point. He became more and more depressed at the obvious decline of the Benevolent Society, until in the end he took refuge again in the Westerwald hills, hoping there to find relief for his desperately

confused state of mind. But even in solitude he was still dogged by ghosts. The pain in his head became so intense that he began to think that he might be going to die. Nor was he ever free of anxiety about Emily, fearing that her life also hung by a thread.

Nevertheless, even in such circumstances, the good sense which had characterized Raiffeisen's whole life did not forsake him. Should his term on earth suddenly come to an end, he wished to leave a testament for his children, so when his eyes improved sufficiently, he sat down and wrote: "The anxiety regarding my dearly loved wife has aggravated my nervous illness to such an extent that it threatens to get the better of me. I find it painful to remain upright and even the solitude which I seek in no way alleviates my suffering. I cannot bear the thought of losing my beloved wife. Throughout a sleepless night my condition was such that I feared a heart attack. I may be wrong, but sudden death seems to be an ever-present possibility."

After he had given detailed instructions to whom the children's education was to be entrusted, he added that the whole of his estate was to be devoted to their upbringing in the Evangelical faith.

"Never, my dear children, never forget the words of our Lord: 'I am the way, the truth and the life; no man cometh unto the Father, but by me.' Always seek truth through the teachings of Christ. And stray not from the appointed way. Be godly and eschew evil and in this you will find help in prayer. This is my testament to you. May God bless you, my dear dear children, even as I also bless you."

Looking at the sheets covered with his big sprawling handwriting Raiffeisen thought, was this all that a man had to leave behind him. In his hour of suffering he had come to realize how utterly powerless human beings really were to direct their own fate. Ultimately, when he had recovered somewhat from this realization, it seemed to him that even this was not without its purpose. He felt inspired and purified and what remained now after his collapse would be the kernel of his future life . . .if he should have such.

Calm and at least spiritually strengthened, he returned from the Westerwald towards Heddesdorf and his children.

As they welcomed him, their one request was: "Bring our mother home again, father!"

"Tomorrow we will go and see her," he promised. "and you shall ask her yourselves. Perhaps that will give her strength."

Next day they arrived at the house in Remagen. "Your mother must not be excited," their grandmother told them. "You must sit quite still and not ask questions."

Emily had been prepared for the visit. Nevertheless tears ran down her cheeks when she saw her children, but none of them dared to speak a word. "Tell me about yourselves; I can't hear enough from you." Almost inaudibly, Lina, the youngest whispered: "Please come back home, Mummy." Then she stopped, afraid of having worried her mother. "Is that all?" their mother asked, smiling. "Haven't you anything more to say?"

Her husband answered for the children: "That's all, Emily, what more could you wish for?"

It was soon obvious how taxing this visit was for the mother. Although she lay motionless, beads of perspiration ran down her face. They all saw that their mother could not come home for a long time. But her condition had so far improved that she could worry again about her husband. His application for retirement had greatly disturbed her. Now she was glad that he had withdrawn it.

"You must take a long rest, Friedrich Wilhelm" she urged. "You haven't been to your father's home in Schwäbisch-Hall for a long time. If you went over there you would come back with renewed strength." "But what will you do in the meantime?" he asked. "I shouldn't leave you alone so long."

Finally, however, on the assurance of the family doctor that Emily was really on the road to recovery. Raiffeisen agreed to take a short holiday in the Eifel hills.

"I shall be quite near you and can easily come back quickly if you want me." With these words he comforted himself as he left his wife's bedside. Emily waved her hand: "Just get quite well again, my dear!"

On the trip, Raiffeisen felt almost joyful. Emily should just see how much better I am, all to please her, he thought gaily.

He took a coach as far as Mayen. There he found a room and planned to take long walks every day. He was again full of schemes for building a railway in the Westerwald. He made a plan of the

places the line should touch and in his mind's eye he laid the track. All this was evidence of the resurgence of his creative mind.

Many countryfolk greeted him and he responded joyfully. But no one knew him, since nearly twenty years had passed since he worked in Mayen. Twenty years of active, crowded, passionate life, for almost eighteen of which Emily had been his wife and companion.

Ceaselessly he had planted and sown; when would he reap the harvest?

Over the distant Hunsruck hills a storm was rumbling which Raiffeisen regarded as a stupid interruption. He wanted to cover another part of the wood, where he would be able to see all around and test the improvement in his sight. But he had only a stick with him, no umbrella and no overcoat, so he turned back.

In Mayen a messenger was waiting for him at his lodging. "My instructions were to deliver this letter to you personally," the man said and went off immediately.

A letter - from Remagen? Raiffeisen felt a tiny stab of anxiety as he went to his room. With unwonted haste he tore open the letter. He could read again! Then all at once the words became a jumble. I can't make it out, he thought helplessly. Who can read a letter adressed to me alone?

"Dear Friedrich Wilhelm". . . It was his father-in-law's writing. "This is so terrible that I scarcely know how to write. Early yesterday, Emily passed away suddenly - a heart attack . . ." the rest of the letter was lost in a confused blur.

For a moment his mind was completely blank and he gazed vacantly out of the window. The rumbling black clouds had reached Mayen; the whirlwind swept in and slammed the rattling window. Well, I missed the storm, he thought. But the letter in his hand? No, no, Emily couldn't have done that!

A flash of lightning tore across the gloom followed by a roar of thunder like the crash of falling masonry. Raiffeisen sat bowed over the table, every flash striking through his closed eyelids, defenseless while the hail seemed to beat upon his body.

Emily is gone... Emily is gone. . .Emily. . .for a long time this one thought coursed through his mind.

But the children, - Amalie, Bertha, Lina, Rudolf? They were

calling him through the wailing lament of the storm. When at last he dared to open his eyes, everything around him had changed.

Travelling the whole night through storm and rain, Raiffeisen reached Remagen as the pale summer dawn was breaking. A leaden-grey shimmer lay over the Rhine. It was the 28th July,1863.

Emily lay on her deathbed as though asleep, her cheeks rosier than in life, her mouth slightly open. Only her fingers were waxen pale. He knelt long before the bier. In his mind was but one thought: “You were a loyal wife, a good mother, a true Christian. What inscrutable command called you away in the prime of life, but 37 years old?”

After his wife’s funeral Raiffeisen returned to his work, realizing that he would best fulfil her wishes by devoting himself entirely to the children’s education. He found the strength to do this in his ever-present memories of her love and in unremitting work.

A few days later Landrat von Runkel invited Raiffeisen to come to Neuwied. “I would have given you longer leave after this new blow,” he began. But with a sad smile, Raiffeisen shook his head. “Perhaps I’ve been thinking of myself too much all along. Now everything is changed, and I must keep well for my children’s sake.”

Casually, von Runkel handed him a letter, asking if he had already heard the news. Holding the letter very close to his eyes, Raiffeisen deciphered it with difficulty; the railway through the Westerwald was approved.

But after the Mayor had left, the Landrat shook his head doubtfully.

Twenty Years of Struggle and Suffering

One winter's day, when Raiffeisen returned home, he found two unknown men waiting to see him who introduced themselves as the parish clerks from Rengsdorf and Bonefeld.

"Please forgive us, Mr. Mayor, for troubling you with a small matter," one of them began uncertainly. Never, even though overburdened with work, had Raiffeisen refused to answer questions, so, hanging up his coat, he invited the two men in.

Hardly were they seated before they began: "We want to start a credit union like the one in Heddesdorf. Our people are just as poor and needy, so we've come to ask if you mind if we copy your union?"

A ray of light suddenly lit up Raiffeisen's hitherto rather grey life. So his work and his ideas were taking root among strangers at last! "Most willingly will I come over and advise you," he said, smiling for the first time for a long while.

And may we copy your statutes also?" the men ventured to ask, "for to draw up new ones would be hard work for the likes of us."

From the cupboard Raiffeisen fetched a copy of the statutes of the Heddesdorf Union: "Take this along with you and copy what you need. I'll come along to the organization meeting."

With many expressions of thanks the visitors departed. For a long time they had been discussing whether to come along with this suggestion, since they had assumed that the Mayor would propose that they should join the Heddesdorf Union. But many people were

against that as they had the peasant's mistrust of letting strangers know their circumstances.

On the following Sunday, Raiffeisen went to Rengsdorf where he found some thirty people assembled in the room next to the little inn. He was already known to them by name. Now here he was in person.

The greetings over, the parish clerk announced: "I now call upon Mayor Raiffeisen to address the meeting."

The Mayor rose, and looking at the people around him, he saw how eagerly all were listening.

"Dear fellow citizens," he began, "I cannot offer you a miracle which will free you from poverty without any effort on your part. But one way I do know which anyone can follow and which, if all work together for the common good, can achieve its purpose - freedom from want. We must start from the fundamental principle that, by improving physical well-being, spiritual welfare also will benefit. By providing loans for the needy and industrious members of your parish, they will be enabled themselves to enjoy the fruits of their industry and thrift instead of labouring for the benefit of the usurer. In this way they will become independent of any form of outside help which can only reduce them again to poverty with all its bitter consequences."

Would his audience really understand what he meant, Raiffeisen wondered, pausing for a moment before continuing:

"The aim of the union must be to reduce the number of poor folk in your parish and to improve the general well-being of the inhabitants as a whole. Its purpose is to do away with the all-pervading evil, which can reduce even comfortably-off folk to a state of penury through lack of cash or credit, and which makes it impossible for indigent people to acquire property or become financially independent." These words struck home and met with great applause.

"However, to avoid compromising the union in its initial stages, help must only be granted to reliable members of your parish whose behaviour is above reproach and who have every intention of improving their position through industry and thrift. Every applicant for assistance must himself become a member of the union, and must provide sound security through a propertied member of the parish."

Raiffeisen was no friend to long speeches and sought to bring his words to an effective close: “Those citizens who are better off and have no need of credit, must take their share of responsibility by standing surety if the poverty of their fellows is to be reduced and stable social well-being to become the rule. In this way, neighbourly love and the fulfillment of Christian duty will form the foundations of your union, while personal interest in it forms the cement.”

As he sat down, Raiffeisen felt he had carried his audience with him. Gradually they began asking questions and talking among themselves. With a word here and an explanation there, everyone soon understood the scheme and all joined the union.

“Many are the Communes which will be grateful to you if you will stand by them until there is some improvement in the poverty-stricken conditions under which the people live,” were the parish clerk’s parting words. As Raiffeisen listened a new idea occurred to him. His personal influence could not reach beyond the confines of the whole Commune, but his ideas could spread far and wide and make their mark quite independently of himself.

“Send anyone to me who wants to follow your example and has genuine questions to ask,” he said to the clerk.

The seed sown by Raiffeisen began to take root, and in a very short time new credit unions were formed in Anhausen, in Engers and in the Upper Wied country. His work as Mayor took up all his time so that there was no time other than Sundays for country walks. Now, however, instead of the restful solitude of the forest, it was more often to village meeting places that he went, where the folk followed his words with silent attention.

After a short period during which they had seemed to improve, his eyes began to trouble him again. From time to time Landrat von Runkel had kept an eye on Raiffeisen, who had to submit every year a medical report declaring him capable of carrying on his work. Almost three years after Raiffeisen applied for his pension, the two men met in the street. The Landrat held out his hand and then, on a sudden impulse, let it fall; they were already quite close when the Landrat raised his hat and passed on. Raiffeisen, who had seen the gesture but not recognized the man, turned round wondering who it was who had greeted him without a word. This made

such an impression on the Landrat that, as soon as an opportunity occurred, he went himself to the Mayor's office in Heddesdorf.

"How is your work going just now?" he asked. Without guessing the real reason for this question, Raiffeisen answered: "Much of it I find hard, but then a Mayor's work consists mainly of making plans and taking decisions; and with my 'inner eye' I see quite as well as any normal person."

To this von Runkel made no reply, but merely stood aside while the secretary laid some documents in front of his master for signature. For a long time he had been in the habit of pointing to the place where the signature should be put. When the Landrat left, he had come to the conclusion that Raiffeisen was no longer fit to carry out his duties. In his report he wrote: "… We therefore consider that, owing to the unfortunate weakness of his eyesight, Mayor Raiffeisen is much too dependent on his office staff. We can only assume that he can no longer read his correspondence nor the confidential documents, but must have them read to him by his clerk or his daughter. I wish in no way to belittle his diligence and his many excellent qualities, nor his courageous and honest character which make his departure from the service all the more to be regretted. But in my opinion his suffering is such as to make it impossible for him to carry out the work of a large administrative district. . ." As a result of this report the government asked for the opinion of the medical officer, who, after a thorough examination, pronounced Raiffeisen as likely to be permanently unfit.

Raiffeisen was still at breakfast with his children when the post arrived. Amalie, who had gradually become her father's right hand and secretary, calmly opened one letter after another and read them to her father. But when she came to the letter from Koblenz, she read: "In view of an opinion received. . ." and then stopped.

"Well, what is it, Amalie? Go on reading!" said her father. She had already skimmed the contents of the letter and was overcome with confusion. How could she soften this blow?

"It's a letter from Koblenz. . . to you personally, father," she began hesitantly.

"Well, tell me, what do the gentlemen over there want?"

"They want. . ."Amalie broke down again.

"…to pension me off!" Raiffeisen said the words for her.

So it had happened, what he had secretly feared since the last examination and the apparently pointless visit from the Landrat.

Suddenly his life seemed to him like a leaking pitcher; no longer could it hold its contents, but must let them drain gradually away.

"You can protest, father." Amalie tried to comfort him. "For no one can say you have neglected your work as Mayor."

Raiffeisen laughed a little bitterly. "My work as Mayor is finished. The government and Landrat von Runkel have not come to this decision without consideration. A man who is almost blind is of no further use in a public office.

"You can be a lot of use yet, father," exclaimed his daughter passionately, hurrying away, for the tears were running down her cheeks. Her poor dear father no longer Mayor! What would happen now? Amalie knew how her father stood financially. He had always given to the poor the small amount left over after meeting the expenses of his household.

Raiffeisen did not call Amalie back, but asked his younger daughter to finish reading the letter. Dutifully, Bertha read: ". . .and is hereby pensioned."

Friedrich Wilhelm knew immediately that his pension would not be sufficient to meet the family's expenses because it amounted to only a little over a quarter of his former income instead of the half which he had anticipated. Now he was faced with a new major anxiety.

But first of all he had to carry on his office work and wind up all his activities. The government sent him an honourable testimonial which von Runkel presented personally.

"I'm a bit worried about you," he said. "What will you do now? At your age one cannot sit with one's hands folded. I hope you have some savings?" He offered to find Raiffeisen a position in industry in which he would not have to cope with any paperwork. But he shook his head: "First, I must find my feet again, and gain time for reflection."

He was now 47 - an age at which a man's work should begin to expand.

Work? - What then really was his work?

Had his wife Emily still been at his side, he would have been able to view the future more calmly. But the children were as yet too young to be taken into their father's confidence.

Nevertheless, Raiffeisen's true work had already taken root and was beginning to spread.

His brother-in-law, Pastor Renkhoff of Anhausen, came to see him very soon after learning that he was no longer Mayor. "Now you're free for your real work of expanding the loan societies." Raiffeisen was delighted at his friend's recognition of what he really wanted to do, but he said: "The credit unions are not a business; they must be managed quite voluntarily and no wages must be paid out to any member."

"I didn't mean that," returned his friend. "But at least you have enough of one thing now - time!"

Realizing that he must find some new employment, Raiffeisen approached the owner of a small cigar factory in Neuwied who was getting old, and wanted to sell his business for a guaranteed income. "I could rely on you," he said at Raiffeisen's first visit.

A look at the account books showed Raiffeisen that the profit was not high; rather meagre, indeed, to support two families. But the owner was pressing for an early decision. He even went so far as to offer Raiffeisen half the purchase price on a mortgage. In addition to his savings, Raiffeisen had to raise a loan, of 2,000 talers, but his credit was good and he had friendly backers.

Almost overnight, the government servant, Raiffeisen, had become a small business man.

At the outset there were many worries, which prevented him from finding time for travel as soon as he had hoped. But from all sides letters and queries were pouring in: what must we do to start a credit union on your system? Help us, advise us! The need is gigantic!

Gigantic indeed was the poverty in most provinces. Everywhere burdens such as Raiffeisen had overcome in Weyerbusch, in Flammersfeld and now in Heddedorf, weighed heavily on the farmers and small folk.

The cigar factory, however, produced very little more than enough to cover the interest on his loan and the employees' wages. Raiffeisen

was forced to work all day in the office and even in the factory in order to try and raise the output sufficiently to meet the simple needs of his family. This was a bitter experience for him, for every day letters came asking: “When will you come again - when are you coming to see us?”

“This can’t go on,” Raiffeisen concluded finally. “It would be better to give up the factory.”

It would have been better - but then there was no one to whom he could hand it over without considerable loss. He was forced to carry on the fight for his very existence, and even if he tried to break away, he would - commercially speaking - break his neck. There seemed to be only one way out - to start a second business.

Amalie had left high school early, and was running the house, as well as keeping the books for her father. When she heard of this new plan she could hardly keep back her tears.

“I’m terribly anxious, father. You are doing all this so that we children can have a good schooling. We really can’t take on any more debts!”

Raiffeisen stroked his daughter’s hair. “How many more cares will you have to bear for me?” he wondered, but as no one can foresee the future, the question remained unanswered.

A new adventure had begun in Raiffeisen’s life. He had never lacked organizing ability, but he would much rather have used it for the world’s weak and helpless than have started in business on his own account.

After his retirement he had had to give up the official residence in Heddesdorf and now lived in Neuwied. There he had gained intimate knowledge of the management of various types of business organization. In this, which did not depend on eyesight alone but on a swift grasp of circumstances, he was ahead of many another man. One of the things he recognized was the need for better relations between the vintners and the innkeepers. Usury had penetrated even into the wine trade, and wholesale merchants fixed the market price so that the vintners received a bare quarter of the retail price. Hardly anyone dared break into this monopoly.

In Neuwied Raiffeisen began trading in wine. For this he had to raise another mortgage. But the rapid turnover of his stock would

soon repay him. With luck, the worst would be over in a few years. But again he began to suffer from his headaches so badly that for days he was unable to work. Amalie at 21 was forced to take on her shoulders the management of both businesses. “If only I could rely more on Rudolf!” sighed her father as he thought of Amalie sacrificing herself for them all. Without her he would have been forced to live in poverty.

Since his mother’s death, Rudolf’s behaviour had been more and more disappointing. He never completed any of his studies; in the factory he was disliked by the workmen on account of his conceit and arrogance. Finally, Raiffeisen was not sorry when he found a job in a larger concern in Cologne.

A year later, the fifth after his wife’s death, the wine business had greatly improved, so that Raiffeisen was able to dispose of the cigar factory which had brought him nothing but sleepless nights. When Amalie heard of this decision, she flung her arms round her father’s neck: “Thank heaven a thousand times! Then you won’t need me any more, father!”

Raiffeisen was really taken aback. “What do you mean, Amalie?” he asked, his hands beginning to tremble. Such a violent reaction Amalie had not anticipated. Her father had turned pale and had to sit down, and from the spasm in his face she saw that his old pain was returning. She bit her lip in an effort to keep back her tears.

“What do you want to do, Amalie?” her father asked in great concern. With a sob, the girl ran from the room. Throwing on a coat, she ran out into the street, without knowing where she was going. She turned down to the Rhine: “Heinrich, what shall I do, what shall I do?” she moaned, keeping her head down so that the passers-by should not see her tears. “Heinrich, beloved, tell me what to do!”

But the man to whom she was appealing could not come to her aid. They had met in Koblenz where Amalie still went from time to time to visit her friends at the girls’ school.

Heinrich Greber had recently been made a partner in his father’s business. “Now I’m free and can do what I like - even get married,” he had said to Amalie. “I’ve got so far; I might even set up house. Yes, I think I shall do that soon.”

“What will your wife be like?” Amalie had asked boldly. They had only met two or three times.

“Oh, I don’t know exactly!” He shrugged his shoulders. “I would prefer her to look like you, Miss Amalie!”

Later that evening, they had kissed. But they had very little opportunity to be alone. They had agreed to meet at the next club gathering.

“What shall I do, Heinrich?” Amalie whispered to herself again when she was alone by the riverside.

Softly the river rippled and gurgled past. Over there in the misty horizon were the spires of Koblenz. But not only the Rhine separated Amalie from her beloved. She saw her father as she had left him. Pale, suffering, helpless without a secretary. Lost and ill-advised in his business. Even in the terrible dilemma, whether to serve her father or follow her heart’s desire, the teaching of her childhood triumphed: “Honour thy father and thy mother!”

When Amalie returned home she had so far regained control of herself that she could tell her father everything. For Raiffeisen this was the bitterest blow since his wife’s death. Once again his life seemed to be torn asunder, so used had he become to relying on his daughter. Amalie dealt with the orders which he could no longer read, and saw to their dispatch. Without her he would have to give up the flourishing wine business.

“I don’t want to hold you, my child,” he said finally, in a broken voice, “but I don’t need to tell you what it will be like when you are gone!”

“I couldn’t leave you, father,” the girl replied softly. “You know I would never do that.”

“Perhaps. . .” the father was seeking a way out. “Perhaps we could wait till Bertha has finished school?”

“Ah, Bertha.” Amalie smiled. Her younger sister was quite inexperienced in everything to do with the business; nor did she ever want to hear anything about it. “She will never learn what to do, father.”

“Who knows!” And on this meagre hope the matter rested. Without further discussion it was decided that Amalie should stay with her father in the meantime - until. . .

But six months later, it was too late. Heinrich Greber could not make up his mind to wait any longer. After the exchange of a letter or two, the friendship lapsed. And in a roundabout way Amalie learned later that he had married.

Since their first discussion, her father had made no further attempt to hold her back. But now he shared his daughter's suffering and was deeply disturbed over the destruction of her happiness for which he was so largely to blame.

Since he was no longer burdened with the cigar factory and the wine business did not need so much attention, Raiffeisen was able to give more and more time to expanding the credit unions. Already he had made long trips beyond the Westerwald to Hesse and Westphalia, to talk in his quiet, persuasive way to the town clerks and mayors, to the farmers and the labourers. Clearly, the time was ripe for his ideas on self-help and mutual aid. Indeed, all who heard Raiffeisen speak said they had been waiting for just such ideas. Like all new forces which helped mankind to take a great step forward, the plan for credit unions seemed very simple and easily understood. The main point was the reduction in the periods of the loans from five or more years to the particular requirements of the farming cycle; from sowing to harvest; from breeding to the sale of cattle.

But its greatest appeal was to the small folk - those who were squeezed and exploited by the usurers, and who were attracted to an idea founded on love of ones's neighbour and the exclusion of the profit-making motive. These same ideas attracted both the kindhearted well-to-do and the destitute.

Schoolmaster Lauff from Heddesdorf accompanied Raiffeisen on one of his last journeys. Travelling was difficult and although they made all possible haste, they were unable to reach all the villages to which they had been invited.

"One would have to split oneself into many pieces so as to be everywhere at once," Raiffeisen joked. The teacher nodded. "At least people ought to be able to read of your ideas," he said thoughtfully.

"Read?" Raiffeisen's attention was caught. "But then I should have to write a book." "A book? Yes, of course, a book!" Lauff agreed joyfully. "From a book anyone could find out about your ideas."

All at once the sense of fatigue left Raiffeisen. Already his mind was busy on a new plan to write a book on the founding of credit unions. It must contain everything - how the idea came into being, how it should be applied and how the unions should be managed. What a huge book it would have to be!

"I will write that book!" he said in his short, decisive way to the schoolmaster as they parted.

A year later the book was completed. At first it had a long title: "Credit Unions as a Remedy for the Poverty of Rural and Industrial Workers and Artisans." In it Raiffeisen retraced the course of his life. The starving people in the famine of 1846-7 surrounded him; he heard again the children's sobs when the Penkhoffs' farm was sold up; the prisoner Thomas Wendt sat again at his table, and in his mind he heard his own words: "…Then I will go out to the highways and byways and myself bring in the halt and the blind!" Raiffeisen realized now that at that moment the way had been revealed which would lead from the Benevolent Societies to the idea of cooperative self-help.

Weighing the volume in his hand, the author remarked with a smile to his friends Lauff and Renkhoff: "Twenty years of living, striving and suffering, confined now between the covers of a book!"

"Through this book your ideas will reach thousands and thousands of people. They will live on far into the future, when we ourselves are no longer here!" Lauff's eyes were shining as he spoke and the hearts of the three men were filled to overflowing.

"Without you, Amalie, the book would never have been written." Raiffeisen turned to his daughter when his friends had gone.

"You have earned a rest, father," was her response. "For a long time you have wanted to go over to Schwäbisch-Hall to see the towns where your forefathers lived. I'll willingly look after the business."

This time her father took the advice. Of his trip, he said later on: "…I visited the former imperial city of Hall, the ancestral home of my family. From there I went to Mittelfischach where my grandfather was pastor for some fifty years. A few of the older people remembered him. I really felt I belonged there when I visited the vicarage and the church. Both are still the original buildings. How

strong the bonds are attaching us to our forefathers! In us their dreams and sufferings come to fruition. In us they still live on…" His mind cleared and refreshed, he returned home.

But something else had happened on this journey. He had met a woman who seemed to be like an old acquaintance after the first exchange of words. Mrs. Maria Panserot was a widow living in seclusion. Now she told Raiffeisen something of her life: "I try to help a little wherever I can. Often it is only a handshake, sometimes a prayer for someone in trouble." He felt strongly drawn to this woman whose warm, quiet voice reawakened echoes in his heart. "Shall I see you again, Mrs. Panserot?" he asked as they parted. She nodded: "I like talking to you, Mr. Raiffeisen." Thus a late attraction blossomed in their hearts, and Mrs. Panserot, who had never had children, found a warm welcome in Raiffeisen's family. Amalie especially took to the simple, unassuming woman with all her repressed capacity for love.

"When will you come again?" was always the question when Mrs. Panserot left. She laughed: "I'm all alone. I'll come to you willingly - always!" So it seemed quite natural to them all when one day Mrs. Panserot came to live in Heddesdorf, as the second wife of the widower Friedrich Wilhelm Raiffeisen. In his fiftieth year, this marriage brought him quiet and refreshing companionship.

Spreading Round the World

Once again life was peaceful for Friedrich Wilhelm Raiffeisen who was now in his fifties. As he looked back over the years it seemed to him that he must have gone about with his eyes shut for long periods at a time. Perhaps he had taken his own physical sufferings too seriously instead of regarding them as tests of his steadfastness in the face of hardship.

When he left the state service had he not made care for the future his main preoccupation? And how often had he become impatient when his work came up against the inadequacies of human nature?

But day in and day out, the sun rises above your head! Year in year out, the sap of life rises from the soil. And God is patient with you. He waits. You must live and grow to maturity, a voice whispered within.

The book about the credit unions met with an excellent reception. Even people who had heard of Raiffeisen only remotely now began to understand his work. Amalie collected all the reviews to read to her father in the evenings. Those notices which probed more deeply into what he was trying to do, Raiffeisen acknowledged himself with a friendly word of thanks, gaining thereby many new friends.

"Just listen, father!" Amalie began one day. "The big Agricultural Union of the Prussian Rhineland is beginning to understand your ideas! Its General Secretary, Thilmany, writes: 'Now I am rather better informed since the former Mayor Raiffeisen described his five

credit unions in the Neuwied district. The problem to which all agricultural unions have so diligently devoted themselves is now successfully solved.

When later on a second edition of the book appeared, the Assembly of German Farmers wrote from Munich: "The founder has, by this very opportune book and his 25 years of work in aid of the rural population, earned the gratitude of his fellow citizens."

His book was the reason for long journeys. . . some as far afield as Bavaria and Alsace. What Raiffeisen saw there, and had seen earlier in the Rhine provinces, filled him with joy. Both Evangelical and Catholic clergy were working amicably together to make his work more widely known.

On his return from founding the first unions in Bavaria and Alsace, Raiffeisen resumed his ordinary daily work. He rose early and began each day with reading his correspondence in which the whole family joined. His mail had reached such proportions that he needed the whole forenoon to dictate the replies. After his simple midday meal and a short rest or walk, he worked again until the evening. The wine business was running so smoothly by now that it took up only a very small part of the day. Supper was always cold - a sandwich and a glass of beer. Afterwards Raiffeisen belonged entirely to his family. Often there was music. His children played the piano and violin and sang to their own accompaniment.

Nevertheless, there were rifts in this peaceful life, for every achievement has its envious and malicious disparagers, and why should Raiffeisen be immune?

"Is there anything new, Amalie?" asked Raiffeisen one morning as his daughter opened the mail.

"It's the same as usual - letters, questions, requests. But this looks like a review of your book, father. I'll just glance through it."

But when she looked more closely, Amalie wished she had said nothing. The packet consisted of "Notes on the Nature of Co-operation" published by Schulze from Delitzsch in Saxony. Deputy Schulze-Delitzsch, as he was generally called, was the founder of the cooperative loan societies for artisans, which protected the small urban artisans against industrial tyranny in much the same way as Raiffeisen's credit unions shielded the peasant farmer. They were,

however, purely economic organizations, which did not rely on voluntary workers nor prohibit the distribution of profits to members.

For some time past, Schulze-Deitzsch had been strongly attacking the system of the new credit unions. Cooperative societies without capital and based solely on the joint unlimited liability of the members were beyond his comprehension. His Cooperative Loan Societies were lending money for only three months, because industrial money turns over quickly and can soon be repaid. The Raiffeisen system of five to ten-year loans seemed to him a foolhardy risk for credit unions which were obliged to have liquid funds available at any time for their members. Schulze-Delitzsch regarded these unions as growing competitors to his own societies which he was hoping to develop in the rural districts as well.

Now, in his report, the president of the Agricultural Union for Rhenish Prussia, Thilmany, had come out clearly on the side of Raiffeisen and had bestowed especially high praise on his book on the credit unions. The "Notes" now lying in front of Amalie contained a bitter attack on the Thilmany Report.

"It's some sort of attack on President Thilmany," Amalie said in a strained voice. Hesitantly she began to read: ". . .in view of this expression of opinion by the President on matters of which he has not the slightest understanding, these Notes on the nature of cooperation will inform the reader. . . But will the Rhenish Loan Societies ignore statements based on such ignorance of the facts? …I am completely at a loss to understand how the Rhenish Loan Societies can look on calmly at this campaign for a type of credit union based on such mistaken premises. . . It might even be thought that these credit unions are so manifestly inferior that it would. hardly be worth our while to take any steps against such competition,"

Raiffeisen remained silent for a long while after Amalie had stopped reading. Then in a low, distressed voice, he asked: "Who wrote that?" "It's signed 'Parisius,' but as it appears in Schulze's paper, it presumably expresses his opinion." As her father made no comment on this, Amalie asked Finally, "What will you do, father?" "Ignore it," Raiffeisen replied with a shake of his head.

This paper marked the beginning of a bitter period. For a long while Raiffeisen kept silent. His only solace was solitude and quiet.

Once more he took long tramps from which he returned with renewed strength. “It is not for me to quarrel with other opinions,” he said to Pastor Renkhoff on a visit to Anhausen. “I shall go on building up my work. That is what I consider the best investment of my weakened energies.”

President Thilmany, however, did not let the attacks on him, and still more, on Raiffeisen’s credit unions pass unanswered. In a later number of the “Notes” he wrote: “Even though the credit unions might be regarded as based on misguided principles, to the members of the agricultural union who have had an opportunity to appreciate their salutary effect, they have quite another aspect. Nothing will change this opinion, short of much more convincing arguments than those put forward in your somewhat discourteous criticism...”

This proof of his friend’s loyalty gave Raiffeisen great satisfaction. Perhaps now there would be an end to this battle as to which was the right system for credit unions?

But his optimism was premature. It was not long before the attacks began again from another quarter; this time it was Regierungsrat Nöll in Koblenz. In any newspaper which would open its columns to him, he issued warnings against Raiffeisen and his credit unions. What annoyed him particularly was the fact that Raiffeisen would have nothing to do with profit sharing for members, but relied solely on love of one’s neighbour, with no thought of personal gain. He also repudiated the condition that these unions should be restricted to villages, which must in the long run weaken their position. Nöll ended his attack with the bitter words: “...such a system - theoretically untenable and already proved disastrous in practice - must obviously be repudiated. Such an opinion is being expressed on all sides and we should do well to take heed.”

Still Raiffeisen kept silent, but his friends could no longer bear this disparagement of all his work. Strenuous rejoinders and renewed counterattacks gave rise to a year-long battle such as Raiffeisen himself would never have countenanced. The struggle even permeated the unions themselves.

At a big agricultural assembly convened for the purpose of arriving at some agreement between the two systems, Raiffeisen

opened the proceedings with these words: “My efforts are directed to an end only: to free the countryfolk from usury. For that purpose, money is merely a means to an end, but not the end itself - not a way of making profit.” Further argument broke out in the hall after this statement. “Raiffeisen claims to be the inventor of the cooperative credit system,” shouted one of his opponents. This accusation struck Raiffeisen to the heart, he whose sole aim was peace. He waited until the hubbub had died down, then in a barely audible voice, he replied: “I claim absolutely nothing!”

With this public renunciation, he closed the mouths of his opponents; if they were still unconvinced, they were at least silent and Raiffeisen was able to bring the meeting to a close.

In the midst of such bitter public wrangling for and against the credit unions, Raiffeisen still continued to plan the expansion of his work. When one day he said to Amalie and his wife, Maria: “I must leave you again for a few days,” his daughter suspected he was cogitating on a new idea.

“Are you going up into the Westerwald?” his wife asked. “I would like to come with you.” But he would not hear of this: “You would have a very dull companion in me, Maria. Often I hardly speak a word all day!”

As Raiffeisen left the Rhine valley, bygone days rose up before him. From the depths of memory he relived the stormy years of Weyerbusch and Flammersfeld, when he had pitted himself passionately against the poverty of the country folk. He saw Emily looking at him and the small children hung around him. A great longing for those past years assailed him. He had left the coach beyond Rengsdorf and continued on foot. Around him spring burgeoned and carolled; already the farmers were following plough and harrow across the poor acres around Bonefeld. It was time to plant the oats. And soon the potatoes should be put in also.

The farmers sang or whistled, with merry faces as they worked. Poverty and extortion had been swept from the Westerwald. Life was still hard up there in the hills - hard, but not hopeless. As he walked along, Raiffeisen’s mind gradually cleared and he shed the burden of sad thoughts with which he had started out.

Of late he had found that most of the credit unions had more

money available than was likely to be taken up by way of loans. Moreover, difficulties were arising over the safe custody of savings which might be called upon suddenly. At the outset, newly formed unions were hard put to it to find sufficient funds to meet the demand for loans. A central office was needed, a kind of superior cooperative bank to maintain the balance between the surplus capital of the small unions and their cash requirements for loans.

And who would form the membership of this cooperative bank? In his own mind, Raiffeisen had already found the solution. All the credit unions should themselves combine to form a cooperative society - an umbrella organization in which all the small village unions would be united in one powerful body.

Two days later, Raiffeisen returned to Neuwied with the details of this big new scheme already clear in his mind.

"Have you come to a conclusion, father?" asked Amalie, his loyal secretary, happy to see his serene expression.

"If only you'll help me, Amalie, everything will go well." Raiffeisen rejoined. Then he explained his new ideas.

Letters were sent off to the village unions and to his friends. Finally, on a May day in 1869, the formation of the first Central Union was agreed upon in Neuwied. After the meeting, Raiffeisen, in a voice trembling slightly with joy at this fresh success, dictated: "...and it was agreed between the remaining credit unions, with a view to utilizing surplus funds, to work together to form a Central Union with cooperative guarantee!. . ."

Even in the short space of a year Raiffeisen's far-sighted scheme justified itself.

In 1870 in the Rhineland there was a period of continuous rain just at harvest time. In addition, many horse teams had been requisitioned for service with the army on the French frontier. As a result, the grain harvest was so long delayed that the greater part of it sprouted in the fields. The credit unions were accordingly called upon to provide the funds to purchase seed grain from other provinces. In Pomerania and Holstein the seed had to be paid for in cash. But the credit union members were not required to pay until delivery of the grain. The small unions signed promissory notes in the hope of obtaining cash advances from one of the big banking

houses in Cologne. The banks, however, rejected such unusual security. Only after Raiffeisen and Thilmany with von Langsdorff, their colleague in the Central Union, offered to endorse the promissory notes would one of the big banks grant a loan of 50,000 talers.

In this way, Raiffeisen's great idea broke through also in other provinces. A few years later, out of the Rhenish Cooperative Bank in Neuwied sprang similar Central Unions for Hesse in Darmstadt and for Westphalia in Iserlohn.

Raiffeisen was the leader in these anticipatory developments. In Hesse he gained new friends, among them Haas, the attorney for Friedberg, who fell in with Raiffeisen's plans when the latter wrote to him. "…I beg you to collaborate on a project which I have made my life's work." A life's work - this was nothing short of the truth!

"Now your work is done, Mr. Raiffeisen," said Dr. Rudolf Weidenhammer to the friend with whom he had worked for ten years in Hesse.

Raiffeisen just laughed. "You're wrong there, Doctor. All the Central Unions - and many more must be set up throughout the country - will have to be combined in one General Agricultural Bank!"

His companion turned rather pale. "Would that not entail rather too much centralization?" he demurred, taken aback. But Raiffeisen explained: "All Central Unions would have to be members with equal rights. Thus there would be a three-tiered structure which would serve to unite all credit unions from north to south. There still remain needy places in the far corners of Germany which can be helped if we all stand together."

Raiffeisen had spoken with passion and all who heard him felt the subtle fire of his words. Even the prosaic Dr. Weidenhammer was not unmoved, and though still skeptical, he agreed to help.

For hours at a time, Friedrich Wilhelm Raiffeisen felt himself fully absorbed by his great work. The credit unions had by now spread as far as Bavaria and Lorraine; to Holstein and even as far as West Prussia. There the foundations for credit unions were still being laid, while the Rhine provinces already had a network of 75 unions. Ultimately, through the agricultural credit unions a sound farm economy would again exist through the whole of Germany.

Raiffeisen's daughter, Amalie, carried on the enormous correspondence which he himself could only follow in his mind. His sight was almost gone. For some time past, Amalie had had to guide her father's hand for his signature. She read aloud what he had dictated and he stored it all in his wonderful memory.

When one day he was lost in thought longer than usual at the bright window, Amalie asked: "What are you thinking about, father?" Slowly he turned his head. "You shall be the first to know. Through the General Bank we could found an Agricultural Insurance Society. Frequently, sickness, fire and hail bring poverty to the farmhouse, and sound insurance could be a bulwark against that. The insurance deposits could accrue to an important foundation and strengthen the power of the General Bank."

A few months later, both plans were ready to be put into effect. The General Agricultural Bank was founded in Neuwied in 1874. And if the Ministry would approve the second plan, the insurance project also would begin to take shape.

Thus Friedrich Wilhelm Raiffeisen's ideas would be brought together under one roof, and it seemed as though his work was drawing to a close. He had no longer any life of his own, but was completely absorbed in his work.

The simple country folk came to place ever-growing trust in Raiffeisen. Long ago the number of unions had grown to more than a hundred and all were keeping in close touch with their founder. Anywhere throughout Germany a member would rise at a meeting - a man quite unknown - to express his thanks in halting words for the timely rescue of his farm. "Like a father, Raiffeisen cares for us all!"

Like a father! These words expressed the thoughts of thousands. Like the wind, they spread over the whole land into the houses and huts of farmers and small folk alike - Father Raiffeisen! This honourable title was like a ray of light in these dark days for, after almost thirty years, Raiffeisen's work was about to meet its severest challenge.

When the attack on the Raiffeisen credit unions was raised in the Reichstag itself, Raiffeisen's staunchest supporters anxiously warned him of the impending danger: "They are asking for no less

than the prohibition and liquidation of our unions." The decision hung by a thread. "If we get into the clutches of an overzealous official who suppresses us, who will help us then ?" asked Raiffeisen's friends.

But Raiffeisen stood his ground firmly, refusing to give way over the form and conduct of his unions. "Every union is open to investigation. We have nothing to hide; we are deceiving no one." His words were quiet and reserved.

Then the government stepped in. For some time the authorities had been collecting evidence concerning Raiffeisen - the most important coming from the Fürt zu Wied. From these testimonials it was impossible to deny that Friedrich Wilhelm had worked from the highest motives and quite without thought of personal gain. Nevertheless, this large enterprise was so novel that the impartial authorities were entitled to be sceptical. The Minister of Agriculture delayed his decision and called for a Commission of Enquiry to examine the development of the credit unions and investigate to what extent they had safeguarded the members' deposits.

Raiffeisen was greatly pleased with this decision and wrote to all his unions instructing them to hand over all records and accounts: ". . .for we have nothing to hide. Any investigation can only serve to strengthen us."

Three highly reputed experts and bank officials "investigated" 28 unions as well as the Central Unions in Neuwied and Darmstadt. Both friends and opponents waited on tenterhooks for their decision and when it was finally made known, Raiffeisen's friends hastened to his house, one even coming all the way from Berlin. Raiffeisen could only perceive the shimmer of a sunbeam striking the floor. His friends he only recognized by their voices.

"What news do you bring?" he asked, realizing from their excited voices that the decision had been published. "You must be the first to hear, Mr. Raiffeisen. Here is the report of the Commission of Enquiry: "...from the very outset we have no hesitation in saying... that the over-all effect has been exceptionally beneficial and has done much to relieve the tragic state of indebtedness of the small farmers who form the majority of the union members...In spite of shortcomings here and there, it is to be desired that the system should be

further developed rather than discontinued. Furthermore, we have nothing but praise for the majority of the union committee members. Frequently, we found that the managers had no personal stake in the unions, having joined the cooperative society and taken over the management solely to help their less fortunate fellow citizens…"

After the whole report had been read, silence fell upon all those present. None wished to be the first to speak, though joy and satisfaction were on every face.

Finally, Pastor Renkhoff, Raiffeisen's friend and brother-in-law, spoke: "Your work is saved! It will endure, Father Raiffeisen!" Raiffeisen, trembling a little from all the excitement, passed his hand over his forehead, as he often did when he was worn out. "Thank you all for your loyalty. But now we must set to work again."

The attack in the Reichstag was certainly not without effect on Raiffeisen's work. According to the banking legislation of that time, the foundation of the Central Unions in Neuwied, Darmstadt and Iserlohn was open to question, since they lacked the usual security in the form of individually owned capital or shares. Furthermore there was criticism from many sides of the fact that the members were not individuals but groups of people who constituted the credit unions.

Although they were not actually forbidden, the transformation of the Central Unions into joint stock companies was strongly urged.

On learning this, Dr. Weidenhammer came over from Darmstadt. Since he and the attorney Haas had managed the Central Union in Darmstadt, the connection had gradually become looser in recent years. The management of the unions in the Rhine Province and in Hesse had developed along parallel lines to the great detriment of the Central Union for Hesse in Neuwied.

"What is the next step?"asked the visitor at Raiffeisen's house. It was evident that he wanted advice but not orders from Neuwied.

But Raiffeisen was equally unwilling to take any decision. "I don't want to anticipate events. In any case we must call a meeting as soon as possible of all the members of the General Bank."

Weidenhammer realized that he must prepare his revered master for a disappointment. "Hesse has never become a member of the General Bank," he said. Raiffeisen turned towards his visitor as

though to pierce his very thoughts: “But I hope very much that you and director Haas will come.”

They came - and also a representative from Iserlohn. The atmosphere in the hall was tense. Men fidgeted nervously with their pens. Comments passed from mouth to mouth. People formed into groups. And it was obvious from the outset that the usual feeling of unanimity was absent.

Raiffeisen declared the meeting open. He spoke slowly and quietly, and it was evident to all that he was weighing his every word. He looked down at the papers before him, for although he could not read the draft which Amalie had prepared for him, it gave him confidence. When he raised his head to look over the audience, he could make out nothing more than a vague grey outline. It was as though a heavy thundercloud hung before him. But he had himself well in hand. There was no sign of a tremble in his voice as he ended his speech. “. . .I see, therefore, only one way to avoid the pressure to close down, namely that the General Agricultural Bank shall, with the consent of all three Central Unions, be turned into a joint stock company.”

For a moment there was dead silence in the hall. But perhaps something of Raiffeisen’s plan had already leaked out, because without any sign of surprise a delegate rose to ask: “Is there any need for the General Bank?”

Before Raiffeisen could reply other interruptions were heard. “We reject this centralization; we want to remain independent!”

Raiffeisen turned in the direction of Weidenhammer and Haas, but they also were silent. He smiled bitterly. They also then...!

His voice showed no emotion as he explained in a few words that a General Bank in its capacity of superstructure over the Central Unions would be no dictator, but merely a liaison and clearing house at the service of all alike. He was very tired, when finally he said: “We will now take the vote.”

The first General Agricultural Bank was dissolved in discord and misunderstanding. Raiffeisen’s friends stayed with him until evening, making conversation about trifles for no one wished to refer to their host’s disillusionment.

For a while Raiffeisen walked up and down in silence. Gradually

his face cleared and he stopped. “Well, we must begin all over again, my friends! Without a Central Credit Bank our work is like a body without a head. I can count on the Rhenish unions. They had no objections today against changing the Central Bank to a joint stock company.”

“Then you think...?” began von Langsdorff and then stopped for lack of the right word. “...that we alone must form a new Central Credit Bank on another basis,” Raiffeisen added. “And, God willing, the unions in Hesse and Westphalia will fall in with us!”

The bank was established. But the other unions did not come back to Neuwied. Even Weidenhammer in Hesse, on whom Raiffeisen had counted especially, wrote: “I see no reason to influence our union to accept your views. Objections are being expressed to your mixing Christianity and cooperative thinking. Our personal salvation is our own affair; cooperative societies, on the other hand, are purely economic organizations. . .”

Raiffeisen’s head had sunk low on his chest as Amalie finished reading this letter. He felt icy cold and it seemed to him that he was again in Weyerbusch; the storm was raging over the Westerwald; men were starving and among thousands there was but one thought: “Bread - where can we get bread?”

Where had he found the courage then, alone, uncounselled, and with no apparent chance of success, to start the Bread Unions? Was it merely the result of careful reflection - or was it the word of Christ: “Inasmuch as ye have done it to one of the least of these my brethren, ye have done it to me.”

“Are you all right, father?” Amalie broke anxiously into his thoughts.

A little too quickly, Raiffeisen rose. He swayed and grasped the edge of the table. “Indeed, I’m all right, Amalie. It’s just as well to make an effort from time to time, to see if we can still stand up straight.”

“You need rest, father,” Amalie advised anxiously. He reached for her hand and pressed it gratefully. “Only when work is done can one rest.”

“No one can ever destroy your work now. What is there still to do?” responded his daughter.

Slowly, Raiffeisen shook his head. “Now there is only myself to advise our Rhenish unions and the day will come when I shall not be able to do so any longer. Then all unions will have to have a lawyer or a legal department to supervise the management and advise them in their dealings with legal and other authorities.”

His daughter understood his meaning at once. “That is just what you have yourself done for so long, father. Surely the unions would willingly agree.”

The Rhenish unions did agree, and willingly, when the plan for a joint legal department for all societies was put to them. Nearly all were ready to make a fixed contribution in return for an annual audit. Raiffeisen was entrusted with drawing up suitable statutes.

With great enthusiasm he set to work, aiming always at making the clauses as clear as possible: “The function of the legal department shall be to expand the credit unions, to assist their work both in word and deed, to promote their interests by every means within its power; in particular to organize on a communal basis the buying of basic necessities and the sale of the members’ produce. It should also act as the unions’ representative in relations with legal and government departments and other outside bodies.”

Once again Raiffeisen invited Dr. Weidenhammer. For the sake of unity, he wished to overlook many an earlier difference in their outlook. This time, to Raiffeisen’s satisfaction, Weidenhammer accepted the position of legal representative. Perhaps eventually he might even persuade the Hesse unions to join the legal organization.

However, nothing came of this. A new spirit was arising and even while Raiffeisen saw his work expanding over the whole of Germany, a split was becoming apparent among his closest co-workers.

Two years after the formation of the Legal Department, Raiffeisen received a long letter from Weidenhammer, which Amalie read slowly, trying to gloss over some of the sentences, which, however, stuck most firmly in Raiffeisen’s mind, “...In my opinion, the Christian spirit of brotherly love can be aroused and cherished through the cooperative societies. But it seems to me highly detrimental to our purpose to invoke this spirit in order to ensure the continued existence of the societies … The credit societies are of a purely materialistic character, and the use of the slogan, ‘Christian

Brotherly Love' can only give rise to the impression among the public that behind our efforts, other tendencies are at work than the promotion of the cooperative societies. I must request you, therefore, herewith to accept my resignation as deputy legal adviser of your union…"

As this letter ended, Raiffeisen realized that he must forego yet another of his dreams. For years he had been seeking a successor to carry on his work, and he believed he had found one in Weidenhammer. Now, finally, their ways must part."

When the summer sun had sunk behind the Eifel hills, Raiffeisen strolled up and down the Heddesdorf road, leaning on his daughter's arm and discussing new plans with her. One evening he turned toward the churchyard and Amalie guessed that he was going to Emily's grave, where, with his blind eyes, he tried to read the inscription on the stone.

On the way back he began to talk: "I've been carrying another idea around with me, and today, at Emily's grave, I listened to my heart. I'm going to turn my wine business into a trading company."

"Why do you want to do that?" asked Amalie, taken aback. Raiffeisen paused a moment. "As you know I have been acting as adviser and auditor of the credit unions without any remuneration. Now I have engaged an auditor whom I pay. But here and there it is said that I derive some benefit from the credit unions. Now I want to set up a fund to provide for the auditing of the unions."

Amalie understood at once what he meant: "You will reserve the profits of the company for that purpose?" Raiffeisen nodded. "From the returns of the business I will only draw as much as I would earn as an employee."

His daughter made no objection to this scheme. The family was fully provided for. What was left over her father had always disposed of as presents and in other unadvertised good works.

"What would you call the firm?" she asked. Her father had already decided on this too. "Raiffeisen, Fassbender and Associates, Public Company."

While they talked they had reached home again. "Now I'll go and tell my wife about it. But first, I wanted your opinion, Amalie. And now, good night."

Shortly afterwards, the company was registered in the name of Fassbender and Raiffeisen's daughter, Amalie, to provide the money for the auditing of more than two hundred credit unions.

The appropriation of the profits was legally ensured and all partners would receive a fixed salary.

Over the past years, Raiffeisen had formed a number of vintners' unions through which wine was sold on a cooperative basis directly to the innkeepers. Raiffeisen did not want his well-run wine business to interfere with this development. For that reason, he gave up his wine business and started a printing works in Neuwied, having learned that an increasing number of credit unions were badly in need of account books and printing of all kinds. As a public company, the firm was also empowered to undertake central buying and selling for the cooperatives, which in many places, were closely connected with the unions. This venture proved fortunate. In a very short time orders began to pour into the printing works.

But Raiffeisen was making still more plans! "I should like to found a hospital for the care of the sick," he said to his family. His wife was full of enthusiasm, but Amalie was more hesitant, for although she felt that such an organization would be the crowning achievement of her father's life, she realized the many difficulties inherent in carrying through such a plan.

As the year wore on, Raiffeisen began to realize how much weaker he was becoming. He was in his sixty-sixth year and had hardly allowed himself more than a day or two's rest. His wracking headaches began again.

"Give yourself a rest, father" begged both his wife and Amalie. Sadly, Raiffeisen shook his head: "Find me a successor and then tomorrow I'll give up."

Many times already he had sought a successor to carry on his work. The man of the early days, fountainhead of ideas, had long ago developed into an administrator. His book had gone through one edition after another. The unions were multiplying; new ones being founded even during the years of strife and suspicion. Now that credit unions on the Raiffeisen system were incorporated in the cooperative legislation, his work could not be destroyed. All that was needed was a clever young adviser who would maintain the

simplicity of the idea and protect the young plants from the machinations of the usurer, or other misuse.

At one time he had hoped to find his successor in one of the members of the Board of the Central Union. But it was one of his saddest disappointments that Weidenhammer slipped through his fingers.

"Get some rest, father," was the counsel of his womenfolk. He went to Saxony and found rest in Ilmenau. From there he wrote to Amalie for her birthday.

"….This time I am not with you for your birthday, dear Amalie. I well remember the day when you came to us. It was a beautiful August morning, and I was sitting early in my little arbour. I had given thanks to God for His gift and prayed for all His blessing on you. Since then you have given me so much joy. You have been a loving support and a comfort in sad times and you have borne all my weaknesses with patience. Today I would like to thank you for the care without which I would have been helpless and alone for many years. In all my efforts you have stood by me. Is it not a wonderful experience to discover how best to love one's brothers? If my life has been worth anything to the poor and needy, I do not regret a single hour of it. For we must look upon the existence of the poor and oppressed as the God-given means of expressing Christian love. Once this is recognized, all human pride is silenced.

"I have made the journey over to Ilmenau without mishap. Where my eyes no longer see, God leads me and He will protect me and bring me safely home. Greet Maria, my wife, and your sisters, Lina and Bertha, when they make their birthday visits. There should be greetings for Rudolf also, if he should come home."

Lina had married the merchant Hurter, and Bertha's husband was a manufacturer by the name of Fuchs. But Rudolf had gone off on one of his long journeys which had taken him as far as Spain where he had temporarily found a job.

On his return a great honour awaited Raiffeisen. Kaiser Wilhelm I had sent him a gift of thirty thousands marks for the funds of the Central Agricultural Credit Bank, with a letter, saying: "… We would express to Mayor Raiffeisen our warmest recognition of his

selfless work for the common good in raising the standards of the rural population, and more especially, in providing the credit required. Our wish is that the founders of this movement should endeavour to spread it ever wider. In their efforts to do so, the unions will enjoy all possible support from the government."

Raiffeisen was also invited to an audience with the Crown Prince in Wiesbaden. Amalie accompanied her father, as his wife Maria had withdrawn very largely from outside life and devoted herself to household affairs and to unobtrusive acts of kindness. Raiffeisen was very embarrassed. He was quite unversed in court etiquette, and although he did not himself place much value on it, he was unwilling to appear ignorant. Amalie only laughed: "You are Father Raiffeisen. That ought to be enough for the Crown Prince!"

In Wiesbaden, Raiffeisen was received in so open and friendly a manner that he soon forgot all etiquette. The Crown Prince asked him to describe his work during an audience lasting two hours - an unusually long time even for those most highly honoured. The visit ended with the Crown Prince saying: "Thank you for your story, Mr. Raiffeisen. It has increased my regard for you even more." As the Prince himself accompanied the still upright old man to the door, Raiffeisen remembered that he had forgotten to apologize for not having come in a frockcoat. The Prince laughed: "Oh, I can't bear frockcoats!"

Home again in the grey stone house in Neuwied, Raiffeisen could not sit with his hands folded. The credit unions had made the name of the simple country mayor world-famous, for they had spread far beyond the frontiers; first into Austria and Switzerland, and then into France, Belgium and Holland.

Again and again, his loyal "Home Secretary" Amalie came to the door to ask: "Gentlemen from Vienna are here, can they come in?" . . ."A delegation from France would like to speak to you, father. . . Some scientists from Sweden want to see you." In his hands Raiffeisen held the myriad strands of his mighty work which released small folk from poverty and oppression.

"Let them come in, Amalie," he said, rising to greet each visitor warmly. Eagerly they crowded round to see the creator of this marvel of self-help for the poor and meek. "Welcome to my house!"

he said, almost blind and only able to make out the shadowy forms of those whom he greeted.

Momentarily, his guests stood arrested by the tall grey-headed man with the far-away gaze. But he answered their questions clearly, weighing the special needs of different regions, and after a little thought, arriving always at the best solution. On their departure, the visitors frequently said: “We marvel at your work, Mr. Raiffeisen, and we thank you on behalf of our people.” - French, Belgian, Swedish, Hungarian, Dutch - from wherever the visitors hailed.

But Raiffeisen shook his head. “The work is God’s, gentlemen. If I have been His tool, it is only by His good grace.”

More and more, Friedrich Wilhelm Raiffeisen recognized that his whole life had been permeated by the Grace of God.

In the previous winter, he had suffered from inflammation of the lungs and from time to time he still felt unwell. On the morning of 11th March he rose at the usual time and asked Amalie to call in his fellow workers for a discussion in the afternoon.

“Do you feel well enough, father?” asked his daughter. Smiling, Raiffeisen reassured her: “Nothing to worry about, Amalie. Why should I feel any different to-day?”

The three of them sat down to breakfast, chatting as usual. Then Raiffeisen returned to his armchair and prayed softly to himself. He seemed to the women to go on for a very long time.

Without a word, his head sank forward. Frightened, the women laid him on a couch, but the doctor was unable to bring him back to consciousness. From time to time he murmured a few inaudible words.

Death came as a peaceful friend. It was half-past eleven on this March day, 1888.

Thus in his seventieth year, Friedrich Wilhelm Raiffeisen passed into eternal glory, for which his whole life on earth had been but a preparation...